UNDERTOW

By the Author of

THE HEART OF RACHAEL

THE STORY OF JULIA PAGE

MOTHER

POOR, DEAR MARGARET KIRBY

SATURDAY'S CHILD

THE TREASURE

THE RICH MRS. BURGOYNE

NANCY

UNDERTOW

591

BY

KATHLEEN NORRIS

Author of
"The Heart of Rachael," "The Story of Julia Page," "Mother," "Saturday's Child," Etc.

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To
MARGARET THOMAS

We need no gifts, whose thoughts and prayers
maintain
Through all the years a strong and stronger chain,
Yet take the little gift, the visible sign
Of the deep love between your heart and mine.

UNDERTOW

UNDERTOW

Chapter One

The marriage of Albert Bradley and Anne Polk Barrett was as close as anything comes, in these prosaic days, to a high adventure. Nancy's Uncle Thomas, a quiet, gentle old Southerner who wore tan linen suits when he came to New York, which was not often, and Bert's mother, a tiny Boston woman who had lived in a diminutive Brookline apartment since her three sons had struck out into the world for themselves, respectively assured the young persons that they were taking a grave chance However different their viewpoint of life, old Mrs. Bradley and old Mr. Polk could agree heartily in that.

Of course there was much to commend the

union. Nancy was beautiful, she came of gentlefolk, and she liked to assert that she was practical, she "had been a workin' woman for yeahs." This statement had reference to a comfortable and informal position she held with a private association for the relief of the poor. Nancy was paid fifteen dollars a week, seven of which she in turn paid to the pretty young widow, an old family friend only a few years older than herself, with whom she boarded. Mrs. Terhune was rich, in a modest way, and frequently refused the money entirely. But she took it often enough to make the blooming Nancy feel quite self-supporting, and as Nancy duly reported at the sunshiny office of the Southern Ladies' Helping Hand every morning, or almost every morning, the girl had some reason to feel that she had solved her financial and domestic problem.

Bert was handsome, too, and his mother knew everybody who was any body in Boston.

If Nancy's grandfather Polk had been Chief Justice of the Supreme Court of Maryland, why, Bert was the seventh of his name in direct descent, and it was in Bert's great-great-grandfather's home that several prominent citizens of Boston had assumed feathers and war-paint for a celebrated tea-party a great many years ago.

More than that, Bert was at a sensible age for matrimony, twenty-five, and Nancy, like all southern girls, had ripened early, and at twenty-two had several years of dancing and flirting behind her. There was nothing impulsive about the affair. The two had trotted about their adopted city for perhaps two years before Bert brought Nancy the enormous diamond that his mother had given him years ago for just this wonderful time. Circumstances had helped them to know each other well. Nancy knew the sort of play that made Bert stutter with enthusiasm as they walked home, and

Bert knew that Nancy made adorable little faces when she tried on hats, and that her salary was fifteen dollars a week. At this time, and for some years later, Bert was only one of several renting agents employed by the firm of Pearsall and Pearsall, City Real Estate. He moved his office from one new office-building downtown to another, sometimes warmed by clanking new radiators, sometimes carrying a gasoline stove with him into the region of new plaster and paint. His name was not important enough to be included in the list of tenants in the vestibule, he was merely "Renting Office, Tenth Floor." And Nancy knew that when he had been a few months longer with Pearsall and Pearsall, they would pay him exactly thirteen hundred dollars a year.

That was the objection, money. Mother and Uncle Tom thought that that was not enough; Nancy and Bert worked it all out on paper, and thought it more than sufficient. They always

had a splendid balance, on paper. Meanwhile, Mrs. Terhune went on refusing Nancy's board now and then, and slipping bank-notes into Nancy's purse now and then, and Bert continued to board with the southern gentlewomen to whom he had paid ten dollars a week for three years. He felt like a son in the Venables' house, by this time.

It was at the Venables' boarding-house, indeed, that he first had met the dark-eyed and vivacious Nancy, who was intimate with the faded daughters of the family, Miss Augusta and Miss Sally Anne. When Nancy's Uncle Thomas came to the city for one of his infrequent visits, she always placed him in Mrs. Venable's care.

Bert's first impression of her was of a supernaturally clever person, hopelessly surrounded by "beaux." She had so many admirers that even Miss Augusta, who had had a disappointment, warmed into half-forgotten coquetries

while she amused Bert, for whom Miss Nancy had no time. They seemed to Bert, whose youth had known responsibility and hardship, a marvellously happy and light-hearted crowd. They laughed continuously, and they extracted from the chameleon city pleasures that were wonderfully innocent and fresh. It was as if these young exiles had brought from their southern homes something of leisure, something of spaciousness and pure sweetness that the more sophisticated youth of the city lacked. Their very speech, softly slurred and lazy, held a charm for Bert, used to his mother's and his aunts' crisp consonants. He called Nancy "my little southern girl" in his heart, from the hour he met her, and long afterward he told her that he had loved her all that time.

He could not free the cramped muscles of his spirit to meet her quite on her own ground; it was his fate sometimes to reach the laugh just as all the others grew suddenly serious, and as

often he took their airy interest heavily, and chained them with facts, from which they fluttered like a flight of butterflies. But he had his own claim, and it warmed the very fibres of his lonely heart when he saw that Nancy was beginning to recognize that claim.

When they all went out to the theatre and supper, it was his pocket-book that never failed them. And what a night that was when, eagerly proffering the fresh bills to Lee Porter, who was giving the party, he looked up to catch a look of protest, and shame, and gratitude, in Nancy's lovely eyes!

"No, now, Lee, you shall not take it!" she laughed richly. Bert thought for a second that this was more than mere persiflage, for the expression on the girl's face was new. Later he reminded himself that they all used curious forms of speech. "I just was too tired to get up this morning," a girl who had actually gotten up would say, or someone would com-

ment upon a late train: "The old train actually never did get here!"

After a while he took Nancy to lunch once or twice, and one day took her to the Plaza, where his mother happened to be staying with Cousin Mary Winthrop and Cousin Anna Baldwin, and his mother said that Nancy was a sweet, lovely girl. Bert had quite a thrill when he saw the familiar, beautiful face turned seriously and with pretty concern toward his mother, and he liked Nancy's composure among the rather formal older women. She managed her tea and her gloves and her attentions prettily, thought Bert. When he took her home at six o'clock he was conscious that he had passed an invisible barrier in their relationship; she knew his mother. They were of one breed.

But that night, when he went back to the hotel to dine, his mother drew him aside.

"Not serious, dear—between you and Miss Barrett, I mean?"

Bert laughed in pleasant confusion.

"Well, I—of course I admire her awfully. Everyone does. But I don't know that I'd have a chance with her." Suddenly and unbidden there leaped into his heart the glorious thought of possessing Nancy. Nancy—his wife, making a home and a life for unworthy him! He flushed deeply. His mother caught the abashed murmur, " . . . thirteen hundred a year!"

"Exactly!" she said incisively, almost triumphantly. But her eyes, closely watching his expression, were anxious. "I don't believe in having things made too easy for young persons," she added, smiling. "But that—that really is too hard."

"Yep. That's too hard," Bert agreed.

"It isn't fair to the girl to ask it," added his mother gently.

"That's true," Bert said a little heavily, after a pause. "It isn't fair—to Nancy."

The next night Nancy wondered why his manner was so changed, and why he spoke so bitterly of his work, and what was the matter with him anyway. She reflected that perhaps he was sorry his mother's visit was over. For two or three weeks he seemed restless and discontented, and equally unwilling to be included in the "Dutch treats," or to be left out of them. And then suddenly the bad mood passed, and Bert was his kind and appreciative and generous self again. Clark Belknap, also of Maryland, who had plenty of money and a charming personality and manner as well, began to show the familiar symptoms toward Nancy, and Bert told himself that Clark would be an admirable match for her. Also his Cousin Mary wrote him that his second cousin Dorothy Hayes Hamilton was going to be in New York for a few weeks, and asked him to take her about a little, and see that she had a nice time. Cousin Mary, as was usual, enclosed a generous check to insure

the nice time, and little Dorothy proved to be a very rose of a girl, just as unspoiled as if her fortune had been half a dollar instead of half a million and full of pride in her big cousin, whose Harvard record she evidently knew by heart.

Bert willingly took her about, and they became good friends. He did not see much of Nancy now, and one of the times he did see her was unfortunate. He and Dorothy had been having tea at a roof-garden, after a long delightful day in Dorothy's car, and now he was to take her to her hotel. Just as he was holding the little pongee wrap, and Dorothy was laughing up at him from under the roses on her hat, he saw Nancy, going out between two older women. His look just missed hers; he knew she had seen him; had perhaps been watching him, but he could not catch her eye again.

It was a hot night, and Nancy looked a little pale and, although as trim and neat as usual, a

little shabby. Her pretty hands in old gloves she had washed herself, her pretty eyes patiently fixed upon the faces of the women who were boring her in her youth and freshness with the business of sickness and poverty, her whole gentle, rather weary aspect, smote Bert's heart with a pain that was half a fierce joy. Never had he loved her in her gaiety and her indifference as he loved her now, when she looked so sweetly, so almost sorrowfully.

A week later he went to see her.

"Well, Mister Bert Bradley," she smiled at him, unfastening the string from the great box of roses that had simultaneously arrived from some other admirer, "I didn't know what to make of you! And who was the more-than-pretty little girl that you were squiring on the Waldorf roof last week?"

"Just my cousin, Dorothy Hamilton. She went back to Boston to-day. She's finished school, and had a year abroad, and now she isn't

quite sure what she wants to do. How's Mr. Belknap?"

She narrowed her eyes at him mischievously.

"Don't you think you're smart! These are from him. He's very well. He took me to the theatre last night, and we had a wonderful time. Come with me into the kitchen, while I put these in water."

"Take good care of them!" Bert said witheringly. But she only laughed at him from the sink. He followed her into the small, hot, neat kitchen, with the clean empty pint bottle and the quarter-pint bottle turned upside down near the bright faucets, and the enamel handles of the gas stove all turned out in an even row. Bert remembered that the last time he had been here was a cold May morning, when he and Nancy had made countless hot cakes. He had met her at church, and walked home with her, and while they were luxuriously finishing the last of the hot cakes the others had burst in,

with the usual harum-scarum plans for the day. But that was May, and now it was July, and somehow the bloom seemed to be gone from their relationship.

They talked pleasantly, and after awhile Mrs. Terhune came in and talked, too. She was distressed about some shares she held in a traction company and Bert was able to be of real service to her, taking a careful memorandum, and promising to see her about it in a day. "For I expect we'll see you round here in a day or two," she said with simple archness. She was well used to the demands of Nancy's beaux. Nancy looked particularly innocent and expectant at this, "Perhaps Mr. Bradley might come in and cheer you up, if I go off with Mrs. Featherstone for the week-end?" she suggested pleasantly. Mrs. Featherstone had been Virginia Belknap.

Bert presently bade her a cold good-bye. His reassurance to Mrs. Terhune was made the next day by telephone, and life became dark

and dull to him. Certain things hurt him strangely—the sight of places where she had taken off the shabby gloves; and had seated herself happily opposite him for luncheon or tea; the sound of music she had hummed. He wanted to see her—not feverishly, nothing extreme, except that he wanted it every second of the time. A mild current of wanting to see Nancy underran all his days; he could control it, he decided, and to an extent he did. He ate and worked and even slept in spite of it. But it was always there, and it tired him, and made him feel old and sad.

And then they met; Bert idling through the September sweetness and softness and goldness of the park, Nancy briskly taking her business-like way from West Eightieth to East Seventy-second Street. What Nancy experienced in the next hour Bert could only guess, he knew that she was glad to see him, and that for some reason she was entirely off guard. For himself,

he was like a thirsty animal that reaches trees, and shade, and the wide dimpling surface of clear waters. He had so often imagined meeting her, and had so longed to meet her, that he was actually a little confused, and wanted shakily to laugh, and to cling to her.

He walked to Seventy-second Street, with her and then to tea at a tiny place in Madison Avenue called the *Prince Royal*. And she settled herself opposite him, just as in his dreams—only so much more sweetly—and smiled at him from her dear faithful blue eyes, as she laid aside her gloves.

She was wearing a large diamond, surrounded by topazes. Bert knew that he had never seen this ring before, although it did not look like a new one. However, the age of the ring signified nothing. He wondered if Clark Belknap's mother had ever worn it, and if Clark had just given it to Nancy. . . .

She was full of heavenly interest and friend-

liness. But when they were walking home she told him that she was so sorry—she couldn't ask him to dine, because she was going out. She asked him for the next day, but his board of directors was having a monthly meeting that night, and he had to be there. How about Saturday?

Saturday she was going out of town, a special meeting of the Red Cross. They hung there. Nancy was perhaps ashamed to go on through the list of days, Bert would not ungenerously force her. He left her, thrilled and yet dissatisfied. He looked back almost with envy to his state of a few hours earlier, when he had been hoping that he might meet her.

Chapter Two

The week dragged by. The undercurrent of longing to see Nancy flowed on and on. Bert wanted nothing else—just Nancy. He had been spending the summer with a friend, at the friend's uptown house, but now he thought he would go out to the Venables, and show some interest in his newly-papered room and hear them speak of her.

He rang their bell with a thumping heart. It was four o'clock in the afternoon. She might even be here! Or they might tell him she was engaged to Clark Belknap of Maryland. . . . Bert felt so sick at the thought that it seemed a fact. He wanted to run away.

Miss Augusta, red-eyed, opened the door. Beyond her he was somehow vaguely aware of darkness, and weeping, and the subdued rustling

of gowns. Po' Nancy Barrett was here—he knew that? Well, didn't he know that the dea' old Colonel had passed away suddenly—Miss Augusta's tears flowed afresh. Nancy had come in unexpectedly to lunch, and the telegram from her aunt had come while she was there. "Tell Nancy Brother Edward passed on at five o'clock. Come home at once."

Bert listened dazedly, in the shabby old parlour with the scrolled flowery carpet, and the statues, and the square piano. He comforted Miss Augusta, he even put one arm about her. Was there something he could do?—he asked the forlorn, empty question merely as a matter of course.

"I don't suppose yo' could send some telegrams. . . ." Miss Augusta said, blowing her nose damply. "Po' child, she hasn't got a brother, nor anyone to depend on now in the hour of her bitteh need!"

Bert's heart leaped.

"Just tell me!" he begged. "And what about trains, and arrangements? Will she go down? And clothes?—would she need something——"

This last item had been attended. Mama and Sis' Sally Anne had gone down town, po' child, she didn't want much. And yes, she was going down, to-morrow—that night, if it could be managed.

"But Nancy herself had better see yo'," Miss Augusta said disappearing. Bert waited, his heart thundering. Murmuring and tears came from some remote region. Then quietly and slowly Nancy, in new black, came in. And Bert knew that to the end of the world, as long as he should breathe, life would mean Nancy's life to him; and the world was only Nancy.

They sat down on the slippery horsehair, and talked softly and quickly. Ticket—train—telegrams—the little money that was necessary

—he advised her about them all. He called her "Nancy" to-day, for the first time. He remembered afterward that she had called him nothing. She went to get Mrs. Venable, after a while, and later Sis' Sally Anne drew him aside and told him to make Nancy drink her good hot tea. She drank it, at his command. Clark Belknap came that evening; others came—all too late. Before the first of them, Bert had taken her to the train, had made her as comfortable as he could, had sat beside her, with her soft gloved hand tight in his, murmuring to her that she had so much to be thankful for—no pain, no illness, no real age. But she had left him, she said, her lip trembling and her eyes brimming again. He reminded her of her pretty, dependent stepmother, of the two little half-brothers who were just waiting for Nancy to come and straighten everything out.

"Yes—I've got to keep up for them!" she said, smiling bravely. And in a tense

undertone she added, "You're wonderful to me!"

"And will you have some supper—just to break the evening?"

"I had tea." She leaned back, and shut her eyes. "I couldn't—eat!" she whispered pitifully. His response was to put his clean, folded handkerchief into her hand, and at that she opened the wet eyes, and smiled at him shakily.

"Just some soup—or a salad," he urged. "Will you promise me, Nancy?"

"I promise you I'll try," she said in parting.

Walking home with his head in a whirl, Bert said to himself: "This is the second of October. I'll give her six months. On the second of April I'll ask her."

However, he asked her on Christmas night, after the Venables' wonderful Christmas dinner, when they all talked of the Civil War as if it were yesterday, and when old laces, old jet and coral jewelry, and frail old silk gowns were

much in evidence. They were sitting about the coal fire in the back drawing-room, when Nancy and Bert chanced to be alone. Mrs. Venables had gone to brew some punch, with Sis' Sally Anne's help. The other young men of the party were assisting them, Augusta had gone to the telephone.

Bert always remembered the hour. The room was warm, fragrant of spicy evergreen. There was a Rogers group on the marble mantle, and two Dresden china candlesticks that reflected themselves in the watery dimness of the mirror above. Nancy, slender and exquisite, was in unrelieved, lacy black; her hair was as softly black as her gown. Her white hands were locked in her lap. Something had reminded her of old Christmases, and she had told Bert of running in to her mother's room, early in the chilly morning, to shout "Christmas Gift!"

Not moving his sympathetic eyes from her

face, he slipped to one knee to replace a fallen coal, and it was with the tongs still in his hand that he leaned suddenly against the worn red velvet arm of her chair.

"Nancy dear—Nancy dearest—will you let me tell them?" he said, huskily.

She was not surprised, of course. Clark Belknap had been dismissed weeks ago, and her first quiet steps back into the noise of the world had been made with her hand on Bert's strong arm. Tea and talk in obscure little restaurants; concerts that filled her aching heart with comfort as they filled her eyes with slow tears; lectures, sermons, and long walks in the park—he had planned them all. Bert had seen her first real smile, had heard the first faint return of her old happy laugh. He loved her so intensely that his own terror now was that she would die. If she only lived—if she only didn't leave him alone again—this was his one thought. His mother and his cousin Dorothy had come back

to town again, and his own pleasure in their visit was talking of Nancy; how wise, how sweet, how infinitely desirable she was. Dorothy had wanted Cousin Albert to come to her for Thanksgiving. No, a thousand thanks—but Miss Barrett was so much alone now. He must be near her. Dorothy kept her thoughts on the subject to herself, but he so far impressed his mother that her own hopes came tc be his, she dreaded the thought of what might happen to her boy if that southern girl did not chance to care for him.

But the southern girl cared. She locked the lace-clad arms about his neck, on this memorable Christmas night and laid her cheek against his.

"Are you sure you want me, Bert?" she whispered.

They had not much altered their positions when Mrs. Venables came back half an hour later, and a general time of kissing, crying and laughing began.

Chapter Three

It was a happy time, untroubled by the thought of money that was soon to be so important. Bert's various aunts and cousins sent him checks, and Nancy's stepmother sent her all her own mother's linen and silver, and odd pieces of mahogany on which the freight charges were frightful, and laces and an oil portrait or two. The trousseau was helped from all sides, every week had its miracle; and the hats, and the embroidered whiteness, and the smart street suit and the adorable kitchen ginghams accumulated as if by magic. Bert's mother sent delightfully monogrammed bed- and table-linen, almost weekly. Nancy said it was preposterous for poor people to start in with such priceless possessions!

Among the happy necessities of the time

was the finding of a proper apartment. Nancy and Bert spent delightful Saturdays and Sundays wandering in quest of it; beginning half-seriously in February, when it seemed far too early to consider this detail, and continuing with augmented earnestness through the three succeeding months. Eventually they got both tired and discouraged, and felt dashed in the very opening of their new life, but finally the place was found, and they loved it instantly, and leased it without delay. It was in a new apartment house, in East Eleventh Street, four shiny and tiny rooms, on a fourth floor. Everything was almost too compact and convenient, Nancy thought; the ice box, gas stove, dumb-waiter, hanging light over the dining table, clothes line, and garbage chute, were already in place. It left an ambitious housekeeper small margin for original arrangement, but of course it did save money and time. The building was of pretty cream brick, clean and fresh, the street wide, and

lined with dignified old brownstone houses, and the location perfect. She smothered a dream of wide old-fashioned rooms, quaintly furnished in chintzes and white paint. They had found no such enchanting places, except at exorbitant rents. Seventy-five dollars, or one hundred dollars, were asked for the simplest of them, and the plumbing facilities, and often the janitor service, were of the poorest. So Nancy abandoned the dream, and enthusiastically accepted the East Eleventh Street substitute, Bert becoming a tenant in the "George Eliot," at a rental of thirty-five dollars a month. Some of the old Barrett furniture was too large for the place, but what she could use Nancy arranged with exquisite taste: fairly dancing with pleasure over the sitting room, where her chair and Bert's were in place, and the little droplight lighted on the little table. In this room they were going to read Dickens out loud, on winter nights.

They were married on a hot April morning, a morning whose every second seemed to Nancy flooded with strange perfumes, and lighted with unearthly light. The sky was cloudless; the park bowered in fresh green; the streets, under new shadows, clean-swept and warm. Her gown was perfection, her new wide hat the most becoming she had ever worn; the girls, in their new gowns and hats, seemed so near and dear to her to-day. She was hardly conscious of Bert, but she remembered liking his big brother, who kissed her in so brotherly a fashion. Winter was over, the snow was gone at last, the trying and depressing rains and the cold were gone, too, and she and Bert were man and wife, and off to Boston for their honeymoon.

Chapter Four

They had been married eleven days, and were loitering over a Sunday luncheon in their tiny home, when they first seriously discussed finances; not theoretical finances, but finances as bounded on one side by Bert's worn, brown leather pocket-book, and on the other by his bank-book, with its confusing entries in black and red ink.

Here on the table were seventeen dollars and eighty cents. Nancy had flattened the bills, and arranged the silver in piles, as they talked. This was Sunday; Bert would be paid on Saturday next. Could Nancy manage on that?

Nancy felt a vague alarm. But she had been a wage earner herself. She rose to the situation at once.

"Manage what, Bert? If you mean just meals, of course I can! But I won't have this much every week for meals . . . ?"

Bert took out a fountain pen, and reached for a blank envelope.

"Do you mind working it out?—I think it's such fun!"

"I love it!" Nancy brought her brightest face to the problem. "Now let's see—what have we? Exactly one hundred a month."

"Thirteen hundred a year," he corrected.

"Yes, but let's not count that extra hundred, Bee!" Nancy, like all women, had given her new husband a new name. "Let's save that and have it to blow in, all in a heap, for something special?"

"All right." Bert digressed long enough to catch the white hand and kiss it, and say: "Isn't it wonderful—our sitting here planning things together? Aren't we going to have *fun!*"

"Rent, thirty-five," Nancy began, after an

interlude. Bert, who had secured a large sheet of clean paper, made a neat entry, "Rent, $35."

"You make such nice, firm figures, mine are always wavy!" observed Nancy irrelevantly, at this. This led nowhere.

"Now one quarter of that rent ought to come out every week," Bert submitted presently. "Eight dollars and a half must be put aside every week."

"Out of this, too?" Nancy asked, touching the money on the table.

"Well, that's all that's left of half my salary, drawn in advance," Bert said, pondering. "Yes, you see—we pay a month in advance on the first!"

"And what have we besides this, Bee? Your Aunt Mary's check, and—and what else?"

"Aunt Mary's hundred, which will certainly take care of the freight bills," Bert calculated, "and that's all, except this."

"But, Bert—but, Bert—all that money we had in Boston?"

Bert pointed to the table.

"You behold the remainder."

"Weren't we the extravagant wretches!" mused Nancy. "Taxis—tea-parties—breakfast upstairs—silly pink silk stockings for Nancy, a silly pongee vest for Bert——"

"But oh, what a grand time!" her husband finished unrepentantly.

"Wasn't it!" Nancy agreed dreamily. But immediately she was businesslike again. "However, the lean years have set in," she announced. "I'll have to count on a dollar a week laundry—laundry and rent nine dollars and a half; piano and telephone at the rate of three dollars a month—that's a dollar and a half more; milk, a quart of milk and half a pint of cream a day, a dollar and seventy-five cents more; what does that leave, Bert?"

"It leaves twelve dollars and twenty-five cents," said Bert.

"But what about your lunches, dearest?"

"Gosh! I forgot them," Bert stated frankly. "I'll keep 'em under fifteen cents a day," he added, "call it a dollar a week!"

"You can't!" protested Nancy, with a look of despair.

"I can if I've got to. Besides, we'll be off places, Sundays, and I'll come home for lunch Saturday, and you'll feed me up."

"But, Bert," she began again presently, "I'll have to get ice, and car fares, and drugs, and soap, and thread, and butter, and bread, and meat, and salad-oil, and everything else in the world out of that eleven-fifty!" Bert was frowning hard.

"You can't have the whole eleven-fifty," he told her reluctantly, "I can walk one way, to Forty-Eighth Street, but I can't walk both. I'll have to have *some* car fare. And my office suit has got to be pressed about once every two weeks——"

"And newspapers!" added Nancy, dolefully.

"Seven cents more!" And they both burst into laughter. "But, Bee," she said presently, ruffling his hair, as she sat on the arm of his chair, "really I do not know what we will do in case of dentist's bills, or illness, or when our clothes wear out. What *do* people do? Is thirty-five too much rent, or what?"

"I'm darned if I know what they do!" Bert mused.

Chapter Five

They both were destined to learn how it was managed, and being young and healthy and in love, they learned easily, and with much laughter and delight. Bert's share was perhaps the easier, for although he manfully walked to his office, polished his own shoes, and ate a tiresome and unsatisfying lunch five days a week, he had his reward on the sixth and seventh days, when Nancy petted and praised him.

Her part was harder. She never knew what it was to be free from financial concern. She fretted and contrived until the misspending of five cents seemed a genuine calamity to her. She walked to cheap markets, and endured the casual scorn of cheap clerks. She ironed Bert's ties and pressed his trousers, saving car fares by walking, saving hospitality by letting her

old friends see how busy and absorbed she was, saving food by her native skill and ingenuity.

But they lived royally, every meal was a triumph, every hour strangely bright. Of cooking meat, especially the more choice cuts, Nancy did little this year, but there was no appetizing combination of vegetables, soups, salads, hot breads, and iced drinks that she did not try. Bert said, and he meant it, that he had never lived so well in his life, and certainly the walls of the little apartment in the "George Eliot" were packed with joy. When their microscopic accounts balanced at the end of the week, they celebrated with a table-d'hôte dinner down town—dinners from which they walked home gloriously happy, Nancy wondering over and over again *how* the restaurateurs could manage it, Bert, over his cigar, estimating carefully: "Well, Sweet, there wasn't much cost to that soup, delicious as it was, and I suppose

they buy that sole down at the docks, in the early morning. . . ."

When Nancy had learned that she could live without a telephone, and had cut down the milk bill, and limited Bert to one butter ball per meal, she found she could manage easily. In August they gave two or three dinners, and Nancy displayed her pretty table furnishings to "the girls," and gave them the secret of her iced tea. She told her husband that they got along because he was "so wonderful"; she felt that no financial tangle could resist Bert's neatly pencilled little calculations, but Bert praised only her—what credit to him that he did not complain, when he was the most fortunate man in the world?

They came to be proud of their achievement. Nancy had Buckley Pearsall, Bert's chief, and his wife, to dinner, and kindly Mrs. Pearsall could not enough praise the bride and her management. Later the Pearsalls asked the young

Bradleys down to their Staten Island home for a week-end. "And think of the pure gain of not buying a thing for three days!" exulted Nancy, thereby convulsing her lord. She brought back late corn, two jars of Mrs. Pearsall's preserved peaches, a great box of grapes to be made into jelly, and a basket of tomatoes. Bert said that she was a grafter, but he knew as well as she that Nancy's pleasure in taking the gifts had given Mrs. Pearsall a genuine joy.

With none of the emergencies they had dreaded, and with many and unexpected pleasures, the first winter went by. Sometimes Bert got a theatre pass, sometimes old friends or kinspeople came to town, and Bert and Nancy went to one of the big hotels to dinner, and stared radiantly about at the bright lights, and listened to music again, and were whirled home in a taxicab.

"That party cost your Cousin Edith about twenty-five dollars," Nancy, rolling up her

hair-net thoughtfully, would say late at night, with a suppressed yawn. "The dinner check was fourteen, and the tickets eight—it cost her *more* than twenty-five dollars! Doesn't that seem wicked, Bert? And all that delicious chicken that we hardly touched—dear me, what fun I could have with twenty-five dollars! There are so many things I'd like to buy that I never do; just silly things, you know—nice soaps and powders, and fancy cheeses and an alligator pear, and the kind of toilet water you love so—don't you remember you bought it in Boston when we honeymooned?"

Perhaps a shadow would touch Bert's watching face, and he would come to put an arm about her and her loosened cloud of hair.

"Poor old girl, it isn't much fun for you! Do you get tired of it, Nancy?"

"Bert," she said, one night in a mood of gravity and confidence that he loved, and had learned to watch for, "I never get tired. And

sometimes I feel sure that the most wonderful happiness that ever is felt in this world comes to two people who love each other, and who have to make sacrifices for each other! I mean that. I mean that I don't think riches, or travel, or great gifts and achievements bring a greater happiness than ours. I think a king, dying," smiled Nancy, trying not to be too serious, "might wish that, for a while at least, he had been able to wear shabby shoes for the woman he loved, and had had years of poking about a great city with her, and talking and laughing and experimenting and working over their problem together!"

Bert kissed the thoughtful eyes, but did not speak.

"But just the same," Nancy presently went on, "sometimes I do get—just a little frightened. I feel as if perhaps we had been a little *too* brave. When your cousins, and mine, ask us how we do it, and make so much of it, it

makes me feel a little uneasy. Suppose we really aren't able to swing it . . . ?"

Bert knew how to meet this mood, and he never failed her. He put his arm about her, tonight, and gave her his sunniest smile.

"We could pay less rent, dear."

This fired Nancy. Of course they could. She had seen really possible places, in inaccessible neighbourhoods, which rented far more reasonably. She had seen quite sunny and clean flats for as little as fourteen and sixteen dollars a month. Her housekeeping abilities awakened to the demand. What did she and Bert care about neighbourhoods and the casual dictates of fashion? They were a world in themselves, and they needed no other company.

"Everyone said that we'd never get this far," Bert reminded her hearteningly. She was immediately reassured, and fell to enthusiastic planning for Christmas.

Chapter Six

It was their first Christmas, and they spent it alone together. Bert and Nancy knew that they would not spend another Christmas alone, and the shadowy hope for April lent a new tone even to their gayety, and deepened the exquisite happiness of the dark, snow-bound day. The tiny house was full of laughter, for Bert had given his wife all the little things she had from time to time whimsically desired. The fancy cheeses, and the perfumes and soaps, made her laugh and laugh as she unwrapped them. There were fuzzy wash-cloths—a particular fancy of hers—and new library paste and new hair-pins, and a can-opener that made her exclaim: "Bert, that was cute of you!" and even an alligator pear. A bewildered look came into Nancy's eyes as she went on investigating

her bulging stocking—gloves, and silk hosiery, and new little enamelled pins for her collars, and the piano score of the opera she so loved—where had the money come from?

"My firm gave us each ten," Bert explained, grinning.

"And you spent it *all* on me!" Nancy said, stricken. "You poked about and got me every blessed thing I ever wanted in this world—you darling!"

"Why not?" he asked. "You're the only thing I have, Nance! And such *little* things, dear."

"It isn't the things—it's your thinking of them," Nancy said. "And eating wretched lunches while you planned them! You make me cry—and meanwhile, my beloved little chicken will roast himself dry!"

She rushed into her kitchen. Bert rushed after her; his days at home were a succession of interruptions for Nancy, no topic was too in-

significant for their earnest discussion, and no pleasure too small to share. To-day the chief object of their interest was his mother's Christmas present to him, a check for fifty dollars, "for my boy's winter coat."

They looked at the slip of paper at regular intervals. To Bert it brought a pleasant thought of the thin, veiny hand that had penned it, the little silk-clad form and trimly netted gray hair. He remembered his mother's tiny sitting room, full of begonias and winter sunshine and photographs of the family, with a feeling that while mother could never again know rapturous happiness like his own, yet it was good to think of her as content and comfortable, with her tissue-wrapped presents from the three daughters-in-law lying on her table.

But to Nancy the check meant the future only: it meant her handsome Bert dressed at last in suitable fashion, in a "big, fuzzy, hairy coat." She pointed out various men's coats

in the windows they passed that afternoon, and on the other young men who were walking with wives and babies.

But Bert had his own ideas. When Nancy met him down town a day or two later, to go pick the coat, she found him quite unmanageable. He said that there was no hurry about the coat—they were right here in the housekeeping things, why not look at fireless cookers? In the end they bought an ice-cream freezer, and a fireless cooker, and two pairs of arctic overshoes, and an enormous oval-shaped basket upon which the blushing Nancy dropped a surreptitious kiss when the saleswoman was not looking, and a warm blue sweater for Nancy, and, quite incidentally, an eighteen-dollar overcoat for Bert.

Nancy's lip trembled over this last purchase. They were nice overcoats, remarkable for the price, indeed—"marked down from twenty-five." But—but she had wanted him to spend

every cent of the fifty dollars for a *stunning* coat! Bert laughed at her April face. He took her triumphantly to the fifty-cent luncheon and they talked over it for a blissful hour. And when she left him at the office door, Nancy consoled herself by drifting into one of the near-by second-hand bookshops, and buying him a tiny Keats, "Pepy's Diary" somewhat shabby as to cover, and George's "Progress and Poverty," at ten cents apiece. These books were piled at Bert's place that night, and gave him almost as much pleasure as the overcoat did.

And even Nancy had to confess that the disputed garment looked warm and thick, when it came home in its green box, and that it was "fun" to open the other packages, and find the sweater, looking so wooly and comfortable, and the big basket destined for so precious a freight! She and Bert laughed and chattered over the thick papers and strings that bound

the freezer and the cooker, and made chocolate ice-cream for dinner on Sunday, and never ate their breakfast oatmeal without a rapturous appreciation of the cooker.

Chapter Seven

She was still the centre of his universe and her own when she walked with her hand on his arm, to the little hospital around the corner, on a sweet April morning. The slow coming of spring had brought her a new tenderness and a new dependence, and instinctively she felt that, when she came home again, she would be a new Nancy. The wistfulness that marks any conscious human change had been hers for many days now; she was not distrustful, she was not unhappy, but she was sobered and thoughtful.

"We *have* been happy, haven't we, Bert?" she said, more than once.

"We always will be, my darling! You know that."

But she would only smile at him wisely, for reply. She was still happy, happier perhaps

than ever. But she knew that she was no longer the mistress of her own happiness—it lay in other hands now.

So the universe was turned upside down for Nancy, and she lost, once and for all her position as its centre. The world, instead of a safe and cheerful place, became full of possible dangers for the baby, Albert the eighth. Nancy, instead of a self-reliant, optimistic woman, was only a weary, feeble, ignorant person who doubted her own power to protect this priceless treasure.

He was a splendid baby—that was part of the trouble. He was too splendid, he had never been equalled, and could never be replaced, and she would go stark, staring mad if anything happened to him! Nancy almost went mad, as it was. If the Cullinan Diamond had been placed in Nancy's keeping, rather than worry about it as she worried about Junior, she would have flung it gaily into the East River. But she

could not dispose of the baby; her greatest horror was the thought of ever separating from him, the fear that some day Bert might want to send him, the darling, innocent thing, at fourteen, to boarding-school, or that there might be a war, and Junior might enlist!

She showed him to visiting friends in silence. When Nancy had led them in to the bedroom, and raised a shade so that the tempered sun light revealed the fuzzy head and shut eyes and rotund linen-swathed form of Junior, she felt that words were unnecessary. She never really saw the baby's face, she saw something idealized, haloed, angelic. In later year she used to say that none of the hundreds of snapshots Bert took of him really did the child justice. Junior had been the most exquisitely beautiful baby that any one ever saw, everyone said so.

When Bert got home at night, she usually had a request to make of him. Would he just

look at Junior? No, he was all *right*, only he had hardly wanted his three o'clock nursing, and he was sleeping so *hard*——

And at this point, if she was tired—and she was always tired!—Nancy would break into tears. "Bert—hadn't we better ask Colver to come and see him?" she would stammer, eagerly.

Ten minutes later she would be laughing, as she served Bert his dinner. Of course he was all right, only, being alone with him all day, she got to worrying. And she was tired.

Poor Nancy, she was not to know rest or leisure for many years to come. She was clever, and as resolutely as she had solved their first, simple problem, she set about solving this new one. They had forty dollars a week with which to manage now, but the extra money seemed only a special dispensation to provide for the growing demands of Junior.

Junior needed a coach, a crib, new shirts—"he is getting immense, the darling!" was Nancy's one rapturous comment, when four of these were bought at sixty cents each. In November he needed two quarts of milk daily, and what his mother called "an ouncer" to take the top-milk safely from the bottle, and a small ice box for the carefully prepared bottles, and the bottles themselves. He always needed powder and safety-pins and new socks, and presently he had to have a coloured woman to do his washing, for Nancy was growing stronger and more interested in life in general, and came to the conclusion that he might safely be left for a few moments with Esmeralda, now and then.

He paid for these favours in his own way, and neither Bert nor Nancy ever felt that it was inadequate. When his sober fat face wrinkled into a smile of welcome to his father, Bert was moved almost to tears. When she wheeled

him through the streets, royally benign after a full bottle, rosy-cheeked in his wooly white cap, Nancy felt almost too rich. Junior filled all the gaps in her life, it mattered not what she lacked while she had Junior.

The forty dollar income melted as quickly as the twenty-five dollar one, and far more mysteriously. Nancy would have felt once that forty dollars every week was riches, but between Junior's demands, and the little leakage of Esmeralda's wages, and her hearty lunch twice a week, and the milk, and the necessarily less-careful marketing, they seemed to be just where they were before.

"There must be some way of living that we can afford!" mused Nancy, one March morning at the breakfast table, when the world looked particularly bright to the young Bradleys. Junior, curly-headed, white-clad, and excited over a hard crust of toast, sat between his parents, who interrupted their meal to kiss his fat

fists, the dewy back of his neck under the silky curls, and even the bare toes that occasionally appeared on the board.

This was Sunday, and for months it had been the custom to weigh Junior on Sunday, a process that either put Nancy and Bert into a boastful mood for the day, or reduced the one to tearful silence, and the other to apprehensive bravado. But now the baby was approaching his first anniversary, and it was perfectly obvious that his weight was no longer a matter of concern. He was so large, so tall, and so fat that one of Nancy's daily satisfactions was to have other mothers, in the park, ask her his age. She looked at him with fond complacency rather than apprehension now, feeling that every month and week of his life made him a little more sure of protracted existence, and herself a little more safe as his mother.

"How do you mean—afford?" Bert asked. "We pay our bills, and we're not in debt."

"When I say 'afford,'" Nancy answered, "I mean that we do not live without a frightful amount of worry and fuss about money. To just keep out of debt, and make ends meet, is not my idea of life!"

"It's the way lots of people live—if they're lucky," Bert submitted, picking Junior's damp crust from the floor, eyeing it dubiously, and substituting another crust in its place.

"Well, it's all wrong!" Nancy stated positively. "There should be a comfortable living for everyone in this world who works even *half* as hard as you do—and if any one wants to work harder, let him have the luxuries!"

"That's socialism, Nance."

She raised her pretty brows innocently.

"Is it? Well, I'm not a socialist. I guess I just don't understand."

She knew, as the weeks went by, that there were other things she could not understand. Toil as she might, from morning until night,

there was always something undone. It puzzled her strangely.

Other women had even harder problems, what did *they* do? Few women had steady, clever husbands like Bert. Few had energy and enthusiasm like hers. But she was so tired, all the time, that even when the daily routine ran smoothly, and the marketing and Junior's naps and meals occurred on schedule time, the result hardly seemed worth while. She whisked through breakfast and breakfast dishes, whisked through the baby's bath, had her house in order when he awakened from his nap, wheeled him to market, wheeled him home for another bottle and another nap. Then it was time for her own meal, and there were a few more dishes, and some simple laundry work to do, and then again the boy was dressed, and the perambulator was bumped out of the niche below the stairs, and they went out again. The hardest hour of all, in the warm lengthening

days of spring, was between five and six. Junior was tired and cross, dinner preparations were under way, the table must be set, one more last bottle warmed. When Bert came in, Nancy, flushed and tired, was ready, and he might play for a few minutes with Junior before he was tucked up. But the relaxation of the meal was trying to Nancy, and the last dishes a weary drag. She would go to her chair, when they were done, and sit stupidly staring ahead of her. Sometimes, in this daze, she would reach for the fallen sheets of the evening paper, and read them indifferently. Sometimes she merely battled with yawns, before taking herself wearily to bed.

"Can I get you your book, dear?" Bert might ask.

"No-o-o! I'm too sleepy. I put my head down on the bed beside Junior to-day, and I've been as heavy as lead ever since! Besides, I forgot to wash my hands, and they're dishwatery."

"What tires you so, do you suppose?"

"Oh, nothing special, and everything! I think watching the baby is very tiring. He never uses all my time, and yet I can't do anything else while I have him. And then he's getting so mischievous—he makes work!"

"What'll you do next year?" Bert questioned sometimes dubiously.

"Oh, we'll manage!" And with a sleepy smile, and a sleepy kiss, Nancy would trail away, only too grateful to reach her bed after the hard hours.

Bert had carefully calculated upon her spring wardrobe, and she became quite her animated self over the excitement of selecting new clothes. They left Esmeralda in charge of Junior, and made an afternoon of it, and dined down town in the old way. Over the meal Bert told her that he had made exactly three hundred dollars at a blow, in a commission, and that she and the boy were going to the country for six weeks.

This led to a wonderful hour, when they compared feelings, and reviewed their adventure. Nancy marvelled at the good fortune that followed them, "we are marvellously lucky, aren't we, Bert?" she asked, appreciatively. She had just spent almost a hundred dollars for her summer clothes and the boy's! And now they were really going to the blessed country, to be free for six weeks from planning meals and scraping vegetables and stirring cereals. Radiantly, they discussed mountains and beaches, even buying a newspaper, on the hot walk home, to pore over in search of the right place.

Chapter Eight

"The Old Hill House," on the north Connecticut line, seemed almost too good to be true. It was an unpretentious country hotel, and Nancy and Junior settled themselves in one of its hot, second-story rooms feeling almost guiltily happy. Nancy kissed Bert good-bye on the first Monday morning assuring him that she had *nothing* to do! To go down to meals, and they were good meals, without the slightest share in the work of preparing them, and to be able to wear dainty clothes without the ruinous contact with the kitchen, seemed too luxurious.

But she was not quite idle, none-the-less. Junior had to have his morning bath, after breakfast, and while he was in the tub, his mother washed six bottles in the hand-basin.

Then, on a tiltish alcohol stove, Nancy had to boil his barley for twenty endless minutes. When the stove upset there was an additional half-hour's hard work, but even when it did not, it was usually ten o'clock before she went down to the kitchen for his two quarts of milk. Then came the usual careful work with the "ouncer," and the six filled bottles were put into Nancy's own small ice-box, to which one of the maids was then supposed to bring a small piece of ice. The left-over milk was taken back to the kitchen, and Nancy washed the little saucepan in her hand-basin, and put away stove and barley. By this time Junior was ready for another bottle, and when he went to sleep his mother went down to the laundry with an armfull of small garments.

There was no other way. Labour was scarce in the village, and Nancy could get no one of the housemaids to take upon herself this daily task. Women from the outside were

not allowed in the hotel laundry, and so the task fell naturally to the baby's mother. She assumed it gladly, but when the line of snowy linen was blowing free in the summer wind, and the cake of soap had been put on its special rafter, and the tubs were draining, Nancy usually went up to her bedroom, tiptoeing in because of the sleeper, and flung herself down for a heavy nap.

After luncheon she gathered in her linen and watched by the wideawake baby. Then they went down to the cool shade by the creek, and Junior threw stones, and splashed fat hands in the shallows, and his mother watched him adoringly. It never entered her head that she was anything but privileged to be able to slave for him. He was always and supremely worth while. Nancy's only terrors were that something would happen to rob her of the honour. She wanted no other company; Junior was her world, except when Saturday's noon train

brought Bert. She told her husband, and meant it, that she was too happy; they did not need the world.

But sometimes the world intruded, and turned Nancy's hard-won philosophy to ashes. She did not want to be idle, and she did not want to be rich, but when she saw women younger than herself, in no visible way inferior, who were both, her calm was shattered for a time.

One day she and Bert wheeled the boy, in his small cart, down a pleasant unfamiliar roadway, and across a rustic bridge, and, smiling over their adventure, found themselves close to a low, wide-spreading Colonial house, with striped awnings shading its wide porches, and girls and men in white grouped about a dozen tea-tables. Tennis courts were near by, and several motor-cars stood beside the pebbled drive.

A gray-uniformed attendant came to them, civilly. Did they wish to see some member of

the club! "Oh, it is a club then," Bert asked, a little too carelessly. "It is the Silver River Country Club, sir."

"Oh, well, we'll get out of here, then," Bert said good naturedly, as he turned the perambulator on the gravel under a hundred casual eyes. He and Nancy chatted quite naturally about their mistake, as they re-crossed the rustic bridge, and went up the unfamiliar roadway again. But a cloud lay over them for the rest of that day, and that night Nancy said:

"What must one have—or be—to belong to a thing like that, Bert?"

"To—oh, that club?" Bert answered, "Oh, it isn't so much. A hundred initiation, and a hundred a year, I suppose."

"We could do that—some year," Nancy predicted.

"Well, it isn't only that. There's no use joining a country club," Bert said musingly, "unless you can do the thing decently. It

means signing checks for tea, and cocktails, and keeping a car, and the Lord knows what! It means tennis rackets and golf sticks and tips and playing bridge for a stake. It all counts up!"

"Where do all those people get the money?" Nancy asked resentfully. "They looked common, to me!"

"We'll get there, never you fret!" Bert answered vaguely. But long after he was asleep his wife lay awake in the hot hotel bedroom, and thought darkly of fate. She came of gentle stock, and she would meet her lot bravely, but oh, how she longed for ease, for a little luxury, for coolness and darkness and silence and service, for frothy laces and the touch of silk!

Lights came up from the lawn before the hotel. It was Sunday night, and the young people were making the most of the precious week-end. Nancy heard a clock somewhere strike ten, and then the single stroke for the

half-hour. She got up and sat beside the window; the night was insufferably close, with not a breath of air.

Junior sighed; his mother arose, stricken, and lighted a shaded lamp. Half-past-ten and she had forgotten his bottle!

When she carried it over to him, he was wide awake, his face sober, his aureole of bright hair damp with the heat. But at the sight of his playfellow his four new teeth came suddenly into sight. Here was "Mugger," the unfailing solace and cheer of his life. He gave her a beatific smile, and seized the bottle with a rapturous "glug." Bert was roused by her laughter, and the soft sound of kisses.

Chapter Nine

When the second boy came, in early December the Bradleys decided to move. They moved into a plain, old-fashioned flat, with two enormous rooms, two medium-sized, and two small ones, in an unfashionable street, and in a rather inaccessible block. There was a drug store at the corner opposite them, but the park was only a long block away, and the back rooms were flooded with sunshine. Nancy had only two flights of stairs to climb, instead of four, and plenty of room for the two cribs and the high chair. Also she had room for Elite, the coloured girl who put herself at the Bradleys' disposal for three dollars a week. Elite knew nothing whatever, but she had willing hands and willing feet. She had the sudden laugh of a maniac, but she held some

strange power over the Bradley babies and they obeyed her lightest word.

They moved on the day after Christmas, when Edward Barrett Bradley was only three weeks old. Elite and Bert did the moving, and Nancy only laughed weakly at their experiences. Junior contracted chicken-pox during this time, and the family was quarantined on New Year's Eve.

Bert and his wife celebrated the occasion with a quart of oysters, eaten with hat-pins from a quart measure. The invalid slumbered in the same room, behind a screen. He was having a very light attack, and Nancy, who had been hanging over him all day, was reassured to-night, and in wild spirits. She laughed the tears into her eyes when Albert Senior, hearing the tentative horns at nine o'clock, telephoned the fish market for the wherewithal to celebrate. Bert had been hanging pictures, and was dirty and tired, but they got quite hysterical with merriment over their feast. The "new

boy," as they called the baby, presently was brought in, and had his own meal, before the old-fashioned coal fire. Nancy sat dreaming over the small curved form.

"We'll think this is very funny, some day!" she said, dauntlessly.

Bert merely looked at her. But after a while he tried to tell her what he thought about it, and so made their third New Year memorable to her forever.

She settled down quickly, in the new quarters; some visionary, romancing phase of Nancy's character and Nancy's roses disappeared for a time. She baked and boiled, sewed on buttons, bandaged fingers, rose gallantly to the days' demands. She learned the economical value of soups and salads, and schooled herself, at least every other day, to leave the boys for an hour or two with Elite, and walk out for a little bracing solitude. Bert watched her in admiring amazement. His wife was a wonder!

Sometimes, on a cold afternoon, she walked down to meet Bert, and they went together to dinner. Their talk was practical now, of suits and rubber overshoes and milk bills. And Nancy was too tired to walk home; they went home in the rubber-scented dampness of a surface car.

Sometimes, as she went through the morning routine, the baths, bottles, dishes, the picking up, the disheartening conferences over the ice box, she wondered what had become of the old southern belle, Nancy Barrett, who had laughed and flirted and only a few years ago, who had been such a strong and pretty and confident egotist? There was no egotism left in Nancy now, she was only a busy woman in a world of busy women. She knew backache and headache, and moods of weary irritation. The cut of her gowns, the little niceties of table-service or of children's clothing no longer concerned her. She merely wanted her family comfortable, fed and housed and clothed, and

well. Nancy could advise other women about the capable handling of children, before her firstborn was three years old.

They never went to "The Old Hill House" again, but they found a primitive but comfortable hotel in the Maine woods, for Ned's second summer, and for several summers after that. Here Nancy slept and tramped and rested happily, welcoming Bert rapturously every week-end. In near-by cabins, young matrons like herself were likewise solving the children's summer problem, she was never lonely, and the eight free, pine-scented weeks were cloudlessly happy. She told Bert that it was the only sensible solution for persons in moderate circumstances; old clothes, simple food, utter solitude.

"There are no comparisons to spoil things," Nancy said, contentedly. "I know I'm small-minded, Bert. But seeing things I can't have does upset me, somehow!"

Chapter Ten

Nevertheless, she accepted the invitation that came from Bert's cousin Dorothy, one autumn, for a week-end visit. Dorothy had married now, and had a baby. She was living in a rented "place," up near Rhinecliff, she wrote, and she wanted to see something of Cousin Bert.

Neither Bert nor Nancy could afterward remember exactly why they went. It was partly curiosity, perhaps; partly the strong lure exerted by Dorothy's casual intimation that "the car" would come for them, and that this particular week-end was "the big dance, at the club." Bert chanced to have a new suit, and Nancy had a charming blue taffeta that seemed to her good enough for any place or anybody.

The boys were asked, but they did not take them. Ned was almost two now, and Junior past three, and they behaved beautifully with Hannah, the quiet old Danish woman who had been with them since they came back from the woods, the year before. Nancy, full of excited anticipation, packed her suit-case daintily, and fluttered downstairs as happily as a girl, when a hundredth glance at the street showed the waiting motor at last.

Hawkes was the chauffeur. "To Mr. Bradley's office please, Hawkes," said Nancy. She could not think of anything friendly to say to him, as they wheeled through the streets. Bert kept them waiting, and once or twice she said "I can't think what's delaying Mr. Bradley." But Hawkes did not answer.

Presently Bert came out and greeted Nancy and Hawkes.

"But I thought Mrs. Benchley was coming into town to-day," Bert said. Dorothy was

now Mrs. George Benchley. Hawkes spoke at last. "An old friend of Mrs. Benchley has unexpectedly arrived this morning, sir, and she has changed her mind." "Oh, all right," said Bert, grinning at Nancy as the pleasant drive began.

It was all wonderful; the bright autumn sunshine, the sense of freedom and leisure in the early afternoon, and the lovely roads they followed. Bert however, seemed to be thinking of his sons, and asked of them more than once. And Nancy could not rid herself of an uncomfortable suspicion that whoever Dorothy's old friend was, she had changed Dorothy's plans, and perhaps made the coming of the Bradleys untimely. Now and then husband and wife smiled at each other and said "This is fun!"

Dorothy's "place" was a beautiful estate, heavily wooded, wound with white driveways, and equipped with its own tennis courts, and

its boathouse on the river. The house was enormous, and naturally had assumed none of the personality of its occupants, in this casual summer tenancy. There were countless rooms, all filled with tables and chairs and rugs and desks and bowls of flowers; and several maids came and went in the interest of the comfort of the house. There were seven or eight other guests besides the Bradleys, and they all seemed to know each other well. The unexpected guest was a young Mrs. Catlin affectionately mentioned by Dorothy in every other breath as "Elaine"; she and Dorothy had been taken to Europe together, after their schooldays, and had formed an intimacy then.

Dorothy came into the big hall to meet her cousin and his wife, and, with a little laugh, kissed Bert. She looked particularly young and lovely in what Nancy supposed to be a carefully-selected costume; later she realized that all Dorothy's clothes gave this impression.

She said that the baby was out, when Nancy asked for him, and that Katharine would take care of them.

Katharine, an impassive maid, led them upstairs, and to the large room in which their suit cases already stood. Dorothy had said, "After you change, come down and have something to drink!" but Nancy had nothing prettier than the taffeta, except her evening gown, and as the sunshine was streaming into the room, she could not change to that. So she merely freshened her appearance, and wasted fifteen or twenty minutes in a close inspection of the room, before they went down. To her somewhat shy question Bert responded enthusiastically, "You look lovely!"

They went through empty open rooms, talking as naturally as they could, and smilingly joined the others on the porch. Tea and other drinks were being dispensed by Elaine, whose attention was meanwhile absorbed by two young

men. Dorothy, lying almost flat in a wicker chair, with her small silk-shod ankles crossed, was lazily arguing some question of golf scores.

She introduced the new-comers, and as Bert, somewhat more at home in his cousin's house than his wife was, fell into conversation with the middle-aged man nearest him, Dorothy dutifully addressed herself to Nancy. They spoke of Bert's mother, and of Boston, and Dorothy asked Nancy if she liked tennis—or golfing—or yachting? There was to be quite a large dance at the club to-night, and an entertainment before it.

"Isn't Dorothy a wonder, Mrs. Bradley?" asked Elaine. "She's going to have twenty people to dinner, she runs this big house, she's got a baby not yet six months old, and she looks about sixteen!"

"You must have wonderful maids," suggested Nancy, smiling.

"I have!" said Dorothy amusedly, "They're crazy about me—I don't know why, because I work them like dogs. But of course we're away a lot, and then they always have parties," she added, "and they run things pretty much to suit themselves. But we have good meals, don't we, Elaine?" she asked, childishly.

"Heavenly!" said Elaine. Nancy, trying to appear brightly sympathetic, smiled again.

But she and Bert dressed for dinner almost silently, an hour later. It was all delightful and luxurious, truly, and they were most considerately and hospitably accepted by the entire establishment. But something was wrong. Nancy did not know what it was, and she did not want to risk a mere childish outburst, so easily construed into jealousy. Perhaps it *was* jealousy.

She found herself arguing, as she dressed. This sort of thing was not *life*, after all. The quiet wife of an obscure man, rejoicing in her

home and her children, had a thousand times more real pleasure. These well-dressed idle people didn't count, after all. . . .

"Sort of nice of Dorothy to send Hawkes in for us," Bert said; "Did you hear her explain that she thought we'd be more comfortable with Hawkes, so she and Mrs. Catlin kept the younger man?"

"Considerate!" Nancy said, lifelessly.

"Isn't it a wonder she isn't spoiled?" Bert pursued.

"Really it is!"

"Benchley looks like an ass," Bert conceded. "But he's not so bad. He's in the firm now, you know, and Dorothy was just telling me that he's taken hold wonderfully."

"Isn't that nice?" Nancy said, mildly. She was struggling with her hair, which entirely refused to frame her face in its usual rich waves, and lay flat or split into unexpected partings despite her repeated efforts. "How's that

now, Bert?" she asked, turning toward him with an arrangement half-completed.

"Well—that's all *right*——" he began uncertainly. Nancy, dropping the brown strands, and tossing the whole hot mass free, felt that she could burst into tears.

Chapter Eleven

The dinner was an ordeal; her partner was unfortunately interested only in motor-cars, of which Nancy could find little that was intelligent to say. She felt like what she was, a humble relative out of her element. After dinner they were all packed into cars, and swept to the club.

Darkness and the sound of a comedian's voice in monologue warned them as they entered that the entertainment was begun; after much whispering, laughing and stumbling however, they were piloted to chairs, and for perhaps an hour and a half Nancy was quite alone, and much entertained. Then the lights went up, and the crowd surged noisily to and fro.

She lost sight of Bert, but was duly introduced to new people; and they spoke of the

successful entertainment, and of the club-house. Nancy danced only once or twice, and until almost two o'clock sat talking, principally with a pleasant old lady, who had a daughter to chaperon.

Then the first departures began, and Nancy had a merry good-night from Dorothy, called over the latter's powdered shoulder as she danced, and went home. She was silent, as she undressed, but Bert, yawning, said that he had had a good time. He said that Dorothy had urged them to stay until Monday morning, but he did not see how he could make it. He hated to get started late at the office Monday morning. Nancy eagerly agreed.

"You do feel so?" he asked, in satisfaction. "Well, that settles it, then! We'll go home to-morrow."

And home they did go, on the following afternoon. Nancy, counting the hours, nevertheless enjoyed the delicious breakfast, when she had

quite a spirited chat with one or two of the men guests, who were the only ones to appear. Then she and Bert walked into the village to church, and wandering happily home, were met by Dorothy in the car, and whirled to the club. Here the pleasant morning air was perfumed with strong cigars already, and while Bert played nine holes of golf, and covered himself with glory, Nancy won five rubbers of bridge, and gained the respect of Dorothy and Elaine at the same time. She was more like her spontaneous self at luncheon than at any other time during the visit, and driving home, agreed with Bert that, when you got to know them, Dorothy's set was not so bad!

"Her baby is frightfully ugly, but that doesn't matter so much, with a boy," said Nancy. "And I don't think that a woman like Elaine is so rude as she is stupid. They simply can't see anything else but their way of thinking, and dressing, and talking, and so they stare at you

as if you were a Hottentot! I had a nice time, especially to-day—but never again!"

"Dorothy never did have any particular beau," Bert observed, "She just likes to dress in those little silky, stripy things, and have everyone praising her, all the time. She'll ask us again, sometime, when she remembers us."

Chapter Twelve

But it was almost a year before Dorothy thought of her cousins again, and then the proud Nancy wrote her that the arrival of Anne Bradley was daily expected, and no plans could be made at present. Anne duly came, a rose of a baby, and Nancy said that luck came with her.

Certainly Anne was less than a week old when Bert told his wife that old Souchard, whose annoying personality had darkened all Bert's office days, had retired, gone back to Paris! And Bert was head man, "in the field." His salary was not what Souchard's had been, naturally, but the sixty dollars would be doubled, some weeks, by commissions; there would be lots of commissions, now! Now they could save, announced Nancy.

But they did not save. They moved again, to a pleasanter apartment, and Hannah did washing and cooking, and Grace came, to help with the children. Nancy began to make calls again, and had the children's pictures taken, for Grandmother Bradley, and sometimes gave luncheons, with cards to follow. She and Bert could go to the theatre again, and, if it was raining, could come home in a taxicab.

It was a modest life, even with all this prosperity. Nancy had still enough to do, mending piled up, marketing grew more complicated, and on alternate Thursdays and Sundays she herself had to fill Hannah's place, or Grace's place. They began to think that life would be simpler in the country, and instead of taking the children to the parks, as was their happy Sunday custom, they went now to Jersey, to Westchester, and to Staten Island.

The houses they passed, hundreds and hundreds of them, filled them with enthusiasm.

Sunday was a pleasant day, in the suburbs. The youngsters, everywhere, were in white-frolicking about open garage doors, bare-headed on their bicycles, barefooted beside beaches or streams. Their mothers, also white-clad, were busy with agreeable pursuits—gathering roses, or settling babies for naps in shaded hammocks. Lawn mowers clicked in the hands of the white-clad men, or a group of young householders gathered for tennis, or for consultation about a motor-car.

Nancy and Bert began to tentatively ask about rents, to calculate coal and commutation tickets. The humblest little country house, with rank neglected grass about it, and a kitchen odorous of new paint and old drains, held a strange charm for them.

"They could *live* out-of-doors!" said Nancy, of the children. "And I want their memories to be sweet, to be homelike and natural. The city really isn't the place for children!"

"I'd like it!" Bert said, for like most men he was simple in his tastes, and a vision of himself and his sons cutting grass, picking tomatoes and watering gooseberry bushes had a certain appeal. "I'd like to have the Cutters out for a week-end!" he suggested. Nancy smiled a little mechanically. She did not like Amy Cutter.

"And we could ask the Featherstones!" she remembered suddenly.

"Gosh! Joe Featherstone is the limit!" Bert said, mildly.

"Well, however!" Nancy concluded, hastily, "We *could* have people out, that's the main thing!"

Chapter Thirteen

For a year or two the Bradleys kept up these Sunday expeditions without accomplishing anything definite. But they accomplished a great amount of indirect happiness, ate a hundred picnic lunches, and accumulated ten times that many amusing, and inspiring, and pleasant, recollections. Bert carried the lovely Anne; Nancy had the thermos bottle and Anne's requirements in a small suit-case; and the boys had a neat cardboard box of lunch apiece.

And then some months after their seventh anniversary, Bert sold the Witcher Place.

This was the most important financial event of their lives. The Witcher Place had been so long in the hands of Bert's firm for sale that it had become a household word in the Bradley family, and in other families. Nobody ever

expected to pocket the handsome commission that the owner and the firm between them had placed upon the deal, and to Nancy the thing was only a myth until a certain autumn Sunday, when she and Bert and the children were roaming about the Jersey hills, and stumbled upon the place.

There it was; the decaying mansion, the neglected avenue and garden, the acres and acres of idle orchard and field. The faded signposts identified it, "Apply to the Estate of Eliot Witcher."

"Bert, this isn't the Witcher Place!" exclaimed his wife.

Bert was as interested as she. They pushed open the old gate, and ate their luncheon that day sitting on the lawn, under the elms that the first Eliot Witcher had planted a hundred years ago. The children ran wild over the garden, Anne took her nap on the leaf-strewn side porch.

"Bert—they never want two hundred thousand dollars for just this!"

Bert threw away his cigar, and flung himself luxuriously down for a nap.

"They'll get it, Nance. Somebody 'll develop a real estate deal here some day. They must have a hundred acres here. You'll see it—'Witcher Park' or 'Witcher Manor.' The old chap who inherited it is as rich as Crœsus, he was in the office the other day, he wants to sell.——Hello! I was in the office—garden—and so I said—if you please——"

Bert was going to sleep. His wife laughed sympathetically as the staggering words stopped, and deep and regular breathing took their place. She sat on, in the afternoon sunlight, looking dreamily about her, and trying to picture life here a hundred years ago; the gracious young mistress of the new mansion, the ringlets and pantalettes, the Revloutionary War still well remembered, and the last George

on the throne. And now the house was cold and dead, and strange little boys, in sandals and sturdy galatea, were shouting in the stable.

Perhaps she was drowsy herself; she started awake, and touched Bert. An old man and a young man had come in the opened gate, and were speaking to her.

"I beg your pardon!" It was the young man. "But—but do you own this place?"

"No—just picnicking!" said Bert, wide awake.

"But it is for sale?" asked the old man. Bert got up, and brushed the leaves from his clothes, and the three men walked down the drive together. Nancy, half-comprehending, all-hoping looked after them. She saw Bert give the young man his card, and glance at the same time at the faded sign, as if he appealed to it to confirm his claim.

She hardly dared speak when he came back. Anne awoke, and the boys must be summoned for the home trip. Bert moved dreamily, he

seemed dazed. Only once did he speak of the Witcher Place that night, and then it was to say:

"Perry—that's that old chap's name—said that he would be in this week, at the office. I'll bet he doesn't come."

"No, I don't suppose he will," Nancy said.

"I impressed it on his son that it meant—something, to me, to have him ask for me, if he *did* come," said Bert, then.

"Bert, you'd better skip lunches, this week," Nancy suggested thoughtfully.

"I will—that's a good idea," he said. She noticed that he was more than usually gentle and helpful with the children, that night. Nancy felt his strain, and her own, and went through Monday sick with suspense.

"Nothing doing!" said Bert cheerfully, coming in on Monday evening. Tuesday went by —Wednesday went by. On Thursday Nancy had an especially nice dinner, because Bert's

mother had come down, for a few days' visit. The two women were good friends, and Nancy was never so capable, brisk, and busy as when these sharp but approving eyes were upon her.

The elder Mrs. Bradley approved of the children heartily, and boasted about them and their clever mother when she went home. Bert's wife was so careful as to manners, so sensible about food and clothes, such a wonderful manager.

To-night Anne was in her grandmother's lap, commandingly directing the reading of a fairy-story. Whenever the plot seemed thin to Anne she threw in a casual demand for additional lions, dragons or giants, as her fancy dictated. Mrs. Bradley giving Nancy a tremendously amused and sympathetic smile, supplied these horrors duly, and the boys, supposedly eating their suppers at one end of the dining-room table, alternately laughed at Anne and agonized with her.

Nancy was superintending the boys, the elderly woman had a comfortable chair by the fire, and Hannah was slowly and ponderously setting the table. It was a pretty scene for Bert's eyes to find, as he came in, and he gave his mother and his wife a more than usually affectionate greeting.

Nancy followed him into their room, taking Anne. She was pleased that the children had been so sweet with their grandmother, pleased that her deep dish pie had come out so well, happy to be cosy and safe at home while the last heavy rains of October battened at the windows.

She had lowered Anne, already undressed, into her crib when Bert suddenly drew her away, and tipped up her face with his hand under her chin, and stared into her surprised eyes.

"Well, old girl, I got it! It was all settled inside of twenty minutes, at five o'clock!"

"The——? But Bert—— I don't understand——" Nancy stammered. And then suddenly, with a rush of awed delight, "Bert Bradley! Not the Witcher Place!"

"Yep!" Bert answered briefly. "He took it. It's all settled."

Chapter Fourteen

So the Bradleys had a bank account. And even before the precious money was actually paid them, and deposited in the bank, Nancy knew what they were going to do with it. There was only one sensible thing for young persons who were raising a family on a small salary to do. They must buy a country home.

No more city, no more rent-paying for Nancy and Bert. The bank account had just five figures. Nancy and Bert said that they could buy a lovely home anywhere for nine thousand, and have a whole thousand left for furniture and incidentals. They could begin to live!

A week later they began their hunt, and all through the white winter and the lovely spring they hunted. They asked friends about it,

and read magazines, and the advertisements in the Sunday papers.

Unfortunately, however, in all the Saturdays and the Sundays they spent hunting for their home, they never saw anything that cost just nine thousand dollars. There were hundreds of places that cost sixty-five hundred or seven thousand. After that prices made a clean leap to ten thousand, to twelve thousand, to fourteen—"No, it's no use our looking at those!" said the young Bradleys, sighing.

They learned a great deal about houses, and some of their dreams died young. It was no use, the agents told Nancy, to think about a pretty, shabby, old farm-house, for those had been snapped up. If she found one, it would be a foolish investment, because it probably would be surrounded by unrestricted property. Restrictions were great things, and all developments had them in large or small degree. There were developments that obliged the pur-

chaser of land to submit his building plans to a committee, before he could build.

Nancy laughed that she shouldn't care for *that*. And when restrictions interfered with her plans she very vigorously opposed them. She told Bert that she would not consider places that did not allow fences, and chickens, and dogs, and all the other pleasant country things.

Sometimes, in an economical mood, the Bradleys looked at the six and seven thousand dollar bargains. It had to be admitted that some of them were extremely nice. Nice neighbourhoods, young trees set out along the street—trees about the size of carriage whips—nice sunny bathroom, nice bedrooms—"we could change these papers," Nancy always said—good kitchen and closets, gas all ready to connect, and an open fireplace in the dining room. And so back to the front hall again, and to a rather blank moment when the agent obviously

expected a definite decision, and the Bradleys felt unable to make it.

"What don't you like about the place?" the agent would ask.

"Well——" Bert would flounder. "I don't know. I'll talk it over with my wife!"

"Better decide to take it, Mr. Bradley," the agent, whoever he was, would urge seriously, "We're selling these places awfully fast, and when they're gone you won't find anything else like them. It's only because this chap that's been holding this property suddenly——"

"Yes, I know, you told me about his dropping dead," Bert would hastily remind him. "Well—I'll see. I'll let you know. Come on, kids!"

And the Bradley family would walk away, not too hastily, but without looking back.

"I don't know—but it was so like all the others," Nancy would complain, "It was so utterly commonplace! Now there, Bert, right

in the village street, with the trees, is a lovely place, marked 'For Sale.' Do let's just pass it!"

"Darling girl, you couldn't touch that for twenty thousand. Right there by the track, too!"

"But it looks so homelike!"

"That old barn in the back looks sort of odd to me; they've got a sort of livery stable there in the back, Nance, you couldn't stand that!"

"No." Nancy's tone and manner would droop, she would go slowly by, discouraged and tired until another week end.

Chapter Fifteen

One day Bert told Nancy that a man named Rogers had been in the office, and had been telling him about a place called Marlborough Gardens. Usually Bert's firm did not touch anything small enough to interest him as a home, but in this case the whole development was involved, and the obliging Mr. Rogers chanced to mention to Bert that he had some bargains down there at the Gardens.

"There's nothing in it for him, you understand?" said Bert to his wife, "But he's an awfully decent fellow, and he got interested. I told him about what we'd been doing, and he roared. He says that we're to come down Sunday, and see what he's got, and if we don't like it he can at any rate give us some dope about the rest of the places."

"And where is it, Bert?"

"It's down on the Sound side of Long Island, thirty-seven minutes out of town, right on the water."

"Oh, Bert, it sounds wonderful?"

"He says that it's the most amazing thing that ever has been put on the market. He says that Morgan and Rockefeller both have put money into it, on the quiet."

"Well, if they can risk their little all, we can take a chance!" giggled Nancy.

"Of course that isn't generally known," Bert warned her, "but it just goes to show you that it's a *big thing*. He was telling me about this feller that had a gorgeous home just built there, and his wife's mother gets ill, and they all move to California. He said I could look at it, and that it would speak for itself."

"Did he say whether there were any trees?"

"He said this particular place had wonderful trees."

"And what's the price, Bee?"

Bert knew that this was his weak point.

"He didn't say, old girl."

Nancy looked rueful, her castle in the dust.

"Oh, *Bert!* It may be something awful!"

"No, it won't, for I'd just been telling him what we were looking at, don't you see!"

"Oh, that so?" Nancy was relieved. "But it will be the first thing *I* ask him," she predicted.

However, on Sunday she forgot to ask him. The circumstances were so unexpectedly pleasant as to banish from her head any pre-arranged plan of procedure. It was a glowing June day, soft, perfumed, and breezy. The Bradleys went to Butler's Hill, which was "our station," as Nancy said, and there the agent met them, with a car. He drove them himself the short mile from the railroad to Marlborough Gardens.

"Isn't it one of those frightfully smart developments?" Nancy asked, smiling uneasily.

"It's considered the finest home development on Long Island," the agent admitted readily, "The place I'm going to show you—I'm going to show you two or three—but the special place I want to show you, was built for a *home*.

There isn't a finer building anywhere. Lansing, the man who built it, was a splendid fellow, with a lovely wife—lovely woman. But her mother lives in California, and she got to worrying——"

"Mr. Bradley told me," Nancy said sympathetically.

"Homes, and home-makers," pursued the agent, "That's what we need. The people we have here are all quiet, home-loving folks, we don't want show, we don't want display——"

"Well, that's our idea!" Bert approved. And he rather vexed his inconsistent wife by adding hardily, "Remember that my top figure is ten thousand, Rogers, will you?"

"Now, you wait and see what I have to show you, and then we'll talk turkey," the other man said goodnaturedly. Anne, sitting on her mother's lap beside him, gave him a sudden smile at the word she recognized.

He wheeled the car smoothly through the great gates of cement, looped with iron chains,

that shut off the village herd from the sacred ground. Nancy gave Bert an ecstatic glance; this was wonderful! The scattered homes were all beautiful, all different. Some were actual mansions, with wide-spreading wings and half a dozen chimneys, but some were small and homelike, etched with the stretching fingers of new vines, and surrounded by park-like gardens. Even about the empty plots hedges had been planted, and underbrush raked away, and the effect was indescribably trim and orderly, "like England," said Nancy, who had never seen England.

As they slowly circled about, they caught glimpses of tennis courts, beyond the lawns and trees, glimpses of the blue water of the bay, glimpses of white, curving driveways. Here a shining motor-car stood purring, there men in white paused with arrested rackets, to glance up at the strangers from their tennis. Nancy looked at Bert and Bert at Nancy, and their

eyes confessed that never in all the months of hunting had they seen anything like *this !*

Presently they came to the end of the road, and to a richly wooded plot that formed a corner to the whole tract. A garden had been planted, but it was neglected now, and weeds had pushed up here and there between the bricks of the path. The house was low and spreading, under great locust and elm trees, a shingled brown house, with two red chimneys and cottage casements. Over one hedge the Bradleys looked down at the pebbled beach that belonged to all the residents of Marlborough Gardens.

"Lansing called this place 'Holly Court,'" said the agent, leading them to the front porch door, to which he skillfully fitted a key, "That big holly bush there gave it its name; the bush is probably fifty years old. Step in, Mrs. Bradley!"

"But notice the lovely Dutch door first,

Bert," Nancy said eagerly. "See, Anne! On a hot day you can have it half open and half shut, isn't that cunning?"

"The house is full of charming touches," Mr. Rogers said, "And you may always trust a woman's eye to find them, Mr. Bradley! Women are natural home-makers. My wife'll often surprise me; 'Why, you've not got half enough closets, Paul,' she'll say. There's one open fire-place, Mrs. Bradley, in your reception hall. You see the whole plan of the house is informal. You've got another fire-place in the dining room, and one in the master bedroom upstairs. Here's a room they used as a den—bookshelves, and so on, and then beyond is another tiled porch—very convenient for breakfast, or tea. You see Lansing lived here; never has been rented, or anything like that. He's selling it for practically what it cost him!"

"And what's that?" asked Bert, smiling, but not quite at his ease.

"Now, you wait a few minutes, Mr. Business Man!" Mr. Rogers said, "What you think, and what I think, doesn't count much beside what this little lady thinks. She's got to live in the house, and if *she* likes it, why I guess you and I can come to terms!"

Nancy threw her husband a glance full of all amused tolerance at this, but in her secret soul she rather liked it.

They went upstairs, where there were hardwood floors, and two bathrooms, and mirrors in the bathroom doors. There was another bathroom in the attic, and a fourth upstairs in the garage, with two small bedrooms in each place. They must expect us to keep four maids, Nancy hastily computed.

There was an upstair porch; "To shake a rug, Mrs. Bradley, or to dry your hair, or for this young lady's supper," said the delightful Mr. Rogers. A back stairway led down to tempting culinary regions; a sharp exclamation burst

from Nancy at the sight of the great ice box, and the tiled sinks.

They walked about the plot, a large one. At the back, beside the garage, they could look over a small but healthy hedge to more beach, clustered with unusual shells at low tide, and the straggling outskirts of the village. From the front, they looked straight down a wide tree-shaded street, that lost itself in a peaceful vista of great trees and vine-smothered stone walls. "Holly Court" was quiet, it was naturally isolated, it seemed to Nancy already like home.

Even now, however, Mr. Rogers would not talk terms. He drove them about again, passing other houses, all happily and prosperously occupied. He told Nancy about this family and that.

"What'd that house cost?" Bert would demand.

"Ah well, *that*. That belongs to Ingram, of

the Ingram Thorn Coal people, you know. I suppose Mr. Ingram has invested forty or fifty thousand dollars in that place, in one way and another. The tennis court——"

And so on and on. Presently they passed the pretty, unpretentious club-house, built close to the water. A few light sails were dipping and shaking on the bay, children were gathered in a little knot beside an upturned canoe, on the shore. Several cars were parked on the drive outside the club, and Nancy felt decidedly self-conscious as she and Bert and the children walked onto the awninged porch that was the tea room.

"Now this club belongs to the place," Mr. Rogers said, "You're buying here—and I don't mind telling you, Mr. Bradley, that I want you to buy here," he broke off to admit persuasively —"because you and your wife are the sort of people we need here. You won't find anything anywhere that is backed by the same interest,

you won't. However, about the club. Your buying here makes you a member of this club——"

"Oh, is that *so!*" Nancy exclaimed, in delighted surprise.

"Oh, yes," said the agent. "The dues are merely nominal—for the upkeep of the place."

"Of course!" said the Bradleys.

"Your dues entitle you to all the privileges of the club—I believe the bathhouses are a little extra, but everything else is yours. You can bring a friend here to tea, give a card party here—there are dances and dinners all winter long."

"Mother, are we coming here to live?" asked Junior, over his chocolate.

"I don't know," Nancy answered, feeling that she could cry with nervousness. She hardly tasted her tea, she hardly saw the men and women that drifted to and fro. Her heart was choking her with hope and fear, and she knew that Bert was nervous, too.

At last Mr. Rogers returned to the subject of "Holly Court," he wanted to know first what they thought of it. Oh, it was perfect, said Nancy and Bert together. It was just what they wanted, only——

Good, the agent said. He went on to say that he would have bought the house himself, but that his wife's father had an old home in Flushing, and while the old gentleman lived, he wanted them there. But he belonged to the Marlborough Gardens Club, and kept a boat there. Now, he had been authorized to put a special price on this place of Lansings, and he was going to tell them frankly why. They knew as well as he did that a hundred foot square plot, and trees like that, so near the water, *cost money*. He digressed to tell them just how property had soared in price, during even his own time.

"The truth is," he said, "that Lansing, when he picked that site, picked it for trees, and

quiet, and view—it didn't make any difference to him that it was a corner site, and a little out of the main traffic——"

"But I *like* that about it!" Nancy said eagerly. "I love the isolation and the quiet. Nobody will bother us there——"

Bert saw that she was already moving in. He turned a rather anxious look from her to the agent.

Chapter Seventeen

Twenty-five thousand. It was out at last, falling like a stone on the Bradleys' hearts. Nancy could hardly keep the bitter tears from her eyes. Bert, more hardy, barked out a short laugh.

"I'm a fool to let it go," said the agent frankly; "I'm all tied up with other things. But I have no hesitation in saying this; you buy it, put the garden in shape, sit tight for a few years, and I'll turn it over for you for forty thousand, and throw in my commission!"

"Nix!" said Bert, honestly, "Nothing stirring! It's too big a proposition for us, we couldn't swing it. It may be all you say, but I'm raising a family; I can't go into twenty-five-thousand-dollar deals——"

"I don't see why——" began the agent, unruffled.

"I do!" Bert interrupted him, cheerfully.

"Now look here, Mr. Bradley," said Mr. Rogers, patiently. "Let's get the real dope on this thing. You want a home. You don't want a contract-made, cheaply constructed place in some community that your wife and children will outgrow before they're five years older! Now, here you get a place that every year is going to improve. There isn't so much of this Sound shore that is lying around waiting to be bought. I can show you——"

"Nothing stirring, I tell you!" Bert repeated, "Don't hand me out a lot of dope about it. I can see for myself what it is, I like it, the Missus likes it, it's a dandy proposition—for a millionaire. But I couldn't touch it with a ten-foot pole!"

Nancy's lip began to tremble. She was tired, and somehow—somehow it all seemed such a waste, if they weren't to have it! She busied herself untying Anne's napkin, and sent

the three children on a gingerly tour of inspection down to the beach.

"Now listen a moment!" Mr. Rogers said. And Nancy added gently, almost tremulously:

"Do just *listen* to him, Bert!"

"You pay rent, don't you?" began Mr. Rogers, "Sixty, you said? That's seven hundred and twenty dollars a year, and you have nothing to show for it! But you'd consider seventy-five or a hundred cheap enough for a place like this wouldn't you?"

"I could go—a hundred, yes," Bert admitted, clearing his throat.

"You don't *have* to go any hundred," the agent said, triumphantly. "And besides that, isn't it to your advantage to live in your own house, and have a home that you can be proud of, and pay everything over your interest toward your mortgage? We have people here who only paid two or three thousand down, we

don't push you—that isn't our idea. If you can't meet our terms, we'll meet yours. You've got your nest-egg, whatever it is——"

"As a matter of fact, I've got ten thousand to start with," Bert said slowly. "But that's all I have got, Rogers," he added firmly, "And I don't propose——"

"You've *got* ten thousand?" asked the agent, with a kindly smile. And immediately his vehemence gave way to a sort of benign amusement. "Why, my dear boy," he said genially, "What's the matter with you? There's a mortgage of twelve thousand on that place now; you pay your ten, and 6 per cent. on the rest—that's something a little more than sixty dollars a month—and then you clear off your loan, or not, as suits you! I don't have to tell *you* that that's good business. How much of the holdings of Pearsall and Pearsall are clear of mortgages! We carry 'em on every inch of our land, right to the hilt too. If you're getting

the equivalent of 8 or 9 per cent. on your money, you should worry about the man that carries the loan. You're paying 6 per cent. on somebody's twelve thousand now, don't forget that. . . ."

Chapter Eighteen

An hour later they went to see Holly Court again. It was even lovelier than ever in the sweet spring twilight. Triangles of soft light lay upon its dusty, yet polished, floors. Bert said that the place certainly needed precious little furniture; Nancy added eagerly that one maid could do all the work. She drew a happy sketch of Bert and his friends, arriving hot and weary from the city, on summer afternoons, going down to the bay for a plunge, and coming back to find supper spread on the red-tiled porch. Bert liked the idea of winter fires, with snow and darkness outside and firelight and warmth within, and the Bradleys' friends driving up jolly and cold for an hour's talk, and a cup of tea.

"What do you think, dear?" said Bert to his

wife, very low, when the agent had considerately withdrawn for a few minutes, and they could confer. "Think!" repeated Nancy, in delicate reproach, "Why, I suppose there is only one thing to *think*, Bert!"

"You—you like it, then?" he asked, a little nervously. "Of course, it's a corking place, and all that. And, as Rogers says, with what we have we could swing it easily. You see dear, I pay ten thousand, and take up twelve thousand more as a mortgage. Even then there's three thousand——"

Nancy looked despair.

"But that could be covered by a second mortgage," he reminded her, quickly. "That's a very ordinary thing. Everyone does that. Rogers will fix it up for me."

"Really, Bert?" she asked doubtfully.

"Oh, certainly! We do it every day, in the office. However, we've got to think this thing over seriously. It's twice—in fact, it's more

than twice what we said. There's the interest on the mortgage, and the cost of the move, and my commutation, and club dues. Then of course, living's a little higher—there are no shops, just telephone service, the shops are in the village."

"But think of car fares—and how simply the children can dress" Nancy countered quickly. "And if they have all outdoors to play in, why, I could let Anna go, and just send out the laundry!"

"Well, we could think it over——" Bert began uncomfortably, but she cut him short. They had been standing beside one of the windows, and looking out at the soft twilight under the trees; now Nancy turned to her husband a pale, tense face, and rather bright eyes.

"Albert," said she, quickly and breathlessly, "if I could have a home like this I'd manage somehow! You've been saying we could have a nurse to help with the children—but I'd have

one servant all my life—I'd do my own work! To have our friends down here—to have the children grow up in these surroundings—to have that club to go to——! We're not building for this year, or next year, dear. We've got the children's future to think of. Mind, I'm not trying to influence you, Bert," said Nancy, her eager tone changing suddenly to a flat, repressed voice, "You are the best judge, of course, and whatever you decide will be right. But I merely think that this is the loveliest place I ever saw in my life, and exactly what we've been hunting for—only far, far nicer!—and that if we can't have it we'd simply better give up house-hunting, because it's a mere waste of time, and resign ourselves to living in that detestable city for ever and ever! Of course to go on as we are going on, means no friends and no real home life for the children, everyone admits that the city is *no place for children*, and another thing, we'll never find anything like

this again! But you do as you think best. Only I—that's what I feel, if you ask me."

And having talked the colour into her cheeks, and the tears into her eyes, Nancy turned her back upon her husband, and looked out into the garden again.

Chapter Nineteen

That same week Bert brought home the deeds, and put them down on the dinner table before her. Nancy usually started the meal promptly at half past six, so that the children's first raging appetites might be partly assuaged; bread was buttered, milk poured, bibs tied, and all the excitement of commencing the meal abated when Bert came in. It was far from being the ideal arrangement, both parents admitted that, but like a great many other abridgements and changes in the domestic routine, it worked. The rule was that no one was to interrupt Dad until he had talked a little to Mother, and had his soup, and this worked well, too. It was while the soup-plates were going out that Bert usually lifted his daughter bodily into his arms, and paid some little attention to his sons.

But to-night he came rushing in like a boy, and the instant Nancy saw the cause of his excitement, she was up from her place, and as wild with pleasure as a girl. The deeds! The actual title to Holly Court! Then it was all right? It was all right! It was theirs. Nancy showed the stamped and ruled and folded paper to the children. Oh, she had been so much afraid that something would go wrong. She had been so worried.

Nothing else was talked of that night, or for many days and nights. Bert said that they might as well move at once, no use paying rent when you owned a place, and he and Nancy entered into delightful calculations as to the placing of rugs and tables and chairs. The things might come out of storage now—wouldn't the banjo clock and the pineapple bed look wonderful in Holly Court! The children rejoiced in the parental decision to go and see it again next Sunday, and take lunch this time,

and be all by themselves, and really get to know the place.

Curiously, neither Nancy nor Bert could distinctly remember anything but its most obvious features, now. Just how the stairs came down into the pantry, and how the doors into the bedrooms opened, they were unable to remember. But it was perfection, they remembered that.

And on Sunday, as eager as the children, they went down to Marlborough Gardens again, to find it all lovelier and better than their memory of it. After that they went every Sunday until they moved, and Holly Court seemed to grow better and better. The school and county taxes were already paid, and the receipts given him, and there was no rent! Husband and wife, eyeing the dignified disposition of the furniture, the white crib in the big dressing room next to their own, the boys' narrow beds separated by strips of rug and neat little dressers, the spare

room with the pineapple bed, and the blue scarfs lettered "Perugia—Perugia—Perugia"—looked into each other's eyes and said that they had done well.

Chapter Twenty

The rest of that summer, and the fall, were like an exquisite dream. All the Bradleys were well, and happier than their happiest dream. Nancy took the children swimming daily on the quiet, deserted beach just above the club grounds; on Saturdays and Sundays they all went swimming. She made her own bed every morning, and the children's beds, and she dusted the beautiful drawing room, and set the upper half of the Dutch door at a dozen angles, trying to decide which was the prettiest. She and Anne made a little ceremony of filling the vases with flowers, and the boys were obliged to keep the brick paths and the lawn clear of toys.

Nancy made a quiet boast in those days that they let the neighbours alone, and the neighbours let them alone. But she did meet one or

two of the Marlborough Beach women, and liked them. And three times during the summer she and Bert asked city friends to visit them; times of pride and pleasure for the Bradleys. Their obvious prosperity, their handsome children, and the ideal home could not but send everyone away admiring. It was after the last of these visits that Bert told his wife that they ought to join the club.

"I don't quite understand that—don't we belong?" Nancy asked.

"The Club belongs to all the owners of Marlborough Beach," Bert explained. "But—but I feel a little awkward about butting in there. However, now that this fellow Biggerstaff, that I meet so much in the train, seems to be so well inclined, suppose you and I dress up and wander over there for tea, on Sunday? We'll leave the kids here, and just try it."

Nancy somewhat reluctantly consented to the plan, observing that she didn't want to do the

wrong thing. But it proved the right thing, for not only did the friendly Biggerstaff come over to the Bradleys tea-table, but he brought pretty Mrs. Biggerstaff, and left her with the new-comers while he went off to find other men and women to introduce. The Bradleys met the Roses, and the Seward Smiths and gray-haired Mrs. Underhill, with her son, and his motherless boys—the hour was confused, but heart-warming. When the Bradleys went home in the Roses' car, they felt that they had been honestly welcomed to Marlborough Gardens. Nancy was so excited that she did not want any supper; she sat with Anne in her lap chattering about the social possibilities opening before her.

"Rose tells me that the club dues are fifty a year," Bert said, "and some of the bath-houses are five, and the others twenty each. The twenties are dandies—twelve feet square, with gratings, and wooden hooks, and lots of

space. However, we don't have to decide that until next year. Of course you sign for teas and all that but the cards and card-tables and so on, are supplied by the club, and the tennis courts and lockers and so on, are absolutely free."

"Isn't that wonderful?" Nancy said.

"Well, Rose said they weren't trying to make anything out of it—it's a family club, and it's here for the general convenience of the Gardens. Now, for instance, if a fellow from outside joins, he pays one hundred and fifty initiation fee, and seventy-five a year."

"H'm!" said Nancy, in satisfaction. The Marlborough Gardens Yacht Club was not for the masses. "All we need for the children is a five-dollar bath house," she added presently, "For we're so near that it's really easier for you and me to walk over in our bathing suits."

"Oh, sure!" Bert agreed easily. "Unless, of

course," he added after a pause, "all the other fellows do something else."

"Oh of course!" agreed Nancy, little dreaming that she and her husband were in these words voicing the new creed that was to be theirs.

Chapter Twenty-one

Up to this time it might have been said that the Bradleys had grasped their destiny, and controlled it with a high hand. Now their destiny grasped them, and they became its helpless prey. Neither Nancy nor Bert was at all conscious of this; in deciding to do just what all the other persons at the Gardens did, they merely felt that they were accepted, that they were a part at last of this wholly fascinating and desirable group.

At first it meant only that they went to the fortnightly dinner at the club, and danced, on alternate Saturday nights. Nancy danced exquisitely, even after her ten busy and tiring years, and Bert was always proud of her when he saw her dancing. The dances broke up very late; the Bradleys were reproached for going

home at two o'clock. They both usually felt a little tired and jaded the next day, and not quite so ready to tramp with the children, or superintend brush fires or snow-shovelling as had once been their happy fashion.

But they were fresh and eager at four o'clock when Marlborough Gardens came in for tea by the fire, or when the telephone summoned them to some other fireside for tea. It rarely was tea; Nancy wondered that even the women did not care for tea. They sometimes drank it, and crunched cinnamon toast, after card parties, but on Saturdays and Sundays, when men were in the group, stronger drinks were the fashion, cocktails and highballs, or a bowl of punch. The Bradleys were charming people, Marlborough Gardens decided warm-heartedly; they had watched the pretty new-comer and her splashing, sturdy children, all through the first quiet summer—the children indeed, were all good friends already. The grown-ups followed suit.

Motor-cars began to come down the short lane that ended at the gate of Holly Court, and joyous and chattering men and women to come in to tea. Nancy loved this, and to see a group of men standing about his blazing logs filled Bert's heart with pride. It was rather demoralizing in a domestic sense, dinner was delayed, and their bedtime consequently delayed, and Dora, the cook was disgruntled at seven o'clock, when it was still impossible to set the dinner table. But Nancy, rather than disturb her guests, got a second servant, an enormous Irishwoman named Agnes, who carried the children off quietly for a supper in the kitchen, when tea-time callers came, and managed them far more easily than their mother could.

Before the second summer came Nancy had come to be ashamed of some of her economies that first summer. Taking the children informally across the back of the empty Somers'

place, and letting them bathe on the deserted beach next to the club, wearing faded cottons, and picknicking as near as the Half Mile Light, seemed rather shabby performances. These things had seemed luxury a year ago, but she wondered now how she could have done them. Sometimes she reminded Bert of the much older times, of the oyster party and the hat-pins, or the terrible summer at The Old Hill House, but she never spoke of them above her breath.

On the contrary, she had to watch carefully not to inadvertently admit to Marlborough Gardens that the financial standing of the Bradleys was not quite all the heart might have desired. Nancy had no particular sense of shame in the matter, she would have really enjoyed discussing finances with these new friends. But money, as money, was never mentioned. It flowed in a mysterious, and apparently inexhaustible stream through the

hands of these young men and women, and while many of them knew acute anxiety concerning it, it was not the correct thing to speak of it. They had various reasons for doing, or not doing, various things. But money never influenced them. Oliver Rose kept a boat, kept a car and gave up his boat, took to golf and said he might sell his big car—but he seemed to be wasting, rather than saving, money, by these casual transfers. Mrs. Seward Smith said that her husband wanted her to go into town for the winter, but that it was a bore, and she hated big hotels. Mrs. Biggerstaff suggested lazily that they all wait until February and then go to Bermuda, and although they did not go, Nancy never heard anyone say that the holiday was too expensive. Everybody always had gowns and maids and dinners enough; there was no particular display. Old Mrs. Underhill indeed dressed with the quaint simplicity of a Quaker, and even gay little Mrs. Fielding, who had been

divorced, and was a daughter of the railroad king, Lowell Lang, said that she hated Newport and Easthampton because the women dressed so much. She dressed more beautifully than any other women at Marlborough Gardens, but was quite unostentatious and informal.

Nancy's cheeks burned when she remembered something she had innocently said to Mrs. Fielding, in the early days of their acquaintance. The fare to the city was seventy cents, and Nancy commented with a sort of laughing protest upon the quickness with which her mileage books were exhausted, between the boys' dentist appointments, shopping trips, the trips twice a month that helped to keep Agnes and Dora happy, and the occasional dinner and theatre party she herself had with Bert.

"Besides that," she smiled ruefully, "There's the cab fare to the station, that wretched Kilroy charges fifty cents each way, even for Anne, and double after ten o'clock at night, so that it

almost pays Mr. Bradley and myself to stay in town!"

"I never go in the train, I don't believe I've ever made the trip that way," said Mrs. Fielding pleasantly. And immediately she added, "Thorn has nothing to do, and it saves me any amount of fatigue, having him follow me about!"

"But what do you do with the car, if you stay in for the theatre?" Nancy asked, a day or two later, after she and Bert had made some calculations as to the expense of this.

"Oh, Thorn leaves it in some garage, there are lots of them. And he gets his dinner somewhere, and goes to a show himself, I suppose!" Mrs. Fielding said. Nancy made no answer, but when she and Bert were next held on a Fifth Avenue crossing, she spoke of it again. Hundreds of men and women younger than Nancy and Bert were sitting in that river of motor-cars—how easily for granted they seemed to feel them!

"Just as I am beginning to take my lovely husband and children, and my beautiful home for granted," Nancy said sensibly, giving herself a little shake. "We have too much now, and here I am wondering what it would be like to have a motor-car!"

And the next day she spoke carelessly at the club of the smaller bathhouses.

"This is a wonderful bath house of yours, Mrs. Ingram; but aren't there smaller ones?"

Mrs. Ingram, a distinguished-looking, plain woman of forty, with the pleasantest smile in the world, turned quickly from the big dressing room she had just engaged, and was inspecting.

"Yes, there are, Mrs. Bradley, they're in that little green row, right against the wall of the garages. We had to have them, you know, for the children, and a bachelor or two, who couldn't use a big one, and then of course the maids love to go in, in the mornings—my boys used one until last year, preferred it!"

And she smiled at the two tall boys in crumpled linen, who were testing the pegs and investigating the advantages of the room. Nancy had meant to be firm about that bathhouse, but she did not feel quite equal to it at this moment. She allowed her fancy to play for one delightful minute with the thought of a big dressing room; the one right next to Mrs. Ingram's, with the green awning!

"But twenty dollars a season is an outrageous rent for a bathhouse!" she said to Bert that night.

"Oh, I don't know," he said comfortably, "We've got the money. It amounts only to about five dollars a month, after all. I vote for the big one."

"Well, of course it'll be just the most glorious luxury that ever *was*," Nancy agreed happily. She loved the water, and Bert enjoyed nothing so much in the world as an hour's swimming with the children, but before that second

summer was over they could not but see that their enthusiasm was unshared by the majority of their neighbours. The children all went in daily, at the stillwater, and the few young girls Marlborough Gardens boasted also went in, on Sundays, in marvellous costumes. At these times there was much picturesque grouping on the pier, and the float, and much low conversation between isolated couples, while flying soft hair was drying. Also the men of all ages went in, for perhaps ten minutes brisk overhand exercise, and came gasping out for showers and rough towelling.

But Nancy's women friends did not care for sea-bathing, and she came to feel that there was something just a trifle provincial in the open joyousness with which the five Bradleys gathered for their Sunday riot. If there was a morning tide they were comparatively unnoticed, although there were always a few boats going out, and few men on the tennis courts.

But when the tide was high in the afternoon, even Bert admitted that it was "darned conspicuous" for the family to file across the vision of the women who were playing bridge on the porch, and for Anne to shriek over her water-wings and the boys to yell, as they inevitably did yell, "Gee—it's cold!"

Their real reason for more or less abandoning the habit was that there was so much else to do. Bert played golf, Nancy learned to score tennis as she watched it, and to avoid applause for errors, and to play excellent bridge for quarter-cent points. She went to two or three luncheons sometimes in a single week; and cold Sunday lunches, with much passing of beer and sharing of plates, were popular at Marlborough Gardens. Holly Court was especially suited to this sort of hospitality, and it was an easy sort to extend. Nancy sent the children off with Agnes, bribed her cook, bribed the laundress to wash all the table linen twice weekly,

and on special occasions employed a large, efficient Swedish woman from the village for a day, or a week-end. "I'll get Christiana," was one of the phrases that fell frequently from Nancy's lips.

Chapter Twenty-two

Miraculously, finances stood the strain. Bert was doing well, and sometimes made several good commissions together—not as large as the famous commission, but still important. Neither he nor Nancy kept accounts any more, bills were paid as they came in, and money was put into the bank as it came in. Nancy had a check book, but she rarely used it. Sometimes, when Mrs. Biggerstaff or Mrs. Underhill asked her to join a Girls' Home Society or demanded a prize for the Charity Bridge, Nancy liked to show herself ready to help, but for other purposes she needed no money. She ordered all household goods by telephone, signed "chits" at the club, kept her bridge winnings loose in a small enamelled box, ready for losing, and, when she went into town, charged on her ac-

counts right and left, and met Bert for luncheon. So that, when they really had their first serious talk about money, Nancy was able to say with a quite plausible air of innocence, "Well, Bert, I haven't asked you for one cent since the day I needed mileage. I don't *waste* money! I never *did*."

"Well, we've got it!" Bert said uncomfortably, on the day of this talk. He had vaguely hoped, as the month went by, that it was going to show him well ahead financially. However, if things "broke even," he might well congratulate himself. Certainly they were having a glorious time, there was no denying that.

"Do you recognize us, Bert?" Nancy sometimes asked him exultingly, as she tucked herself joyously into somebody's big tonneau, or snatched open a bureau drawer to find fresh prettiness for some unexpected outing. "Do you remember our wanting to join the Silver River Country Club! That little club!"

"Gosh, it's queer!" Bert would agree, grinning. And late in the second summer he said, "If I put the Buller deal over, I think I'll get a car!"

"Well, honestly, I think we ought to have a car," Nancy said seriously, after a flashing look of delight, "It isn't an extravagance at all, Bert, if you really figure it out. The man does errands for you, saves you I don't know how much cab fare, takes care of the place, and Mary Ingram's man has a garbage incinerator—and saves that expense! Then, it's one of the things you truly ought to have, down here. You have friends down Saturday, you play golf, you play bridge after dinner—well and good. Sunday morning we swim, and come home to lunch, and then what? You can't ask other friends in to lunch and then propose that they take us in their cars down the island somewhere? And yet that's what they do; and I assure you it embarrasses me, over and over again."

"Oh, we'll have to have a car—I'm glad you see it," said Bert.

The Buller deal being duly completed, they got their car. The picturesque garage was no longer useless. A silent, wizened little Frenchman and his wife took possession of the big room over the kitchen, Pierre to manage the garden and the car, Pauline to cook—she was a marvellous cook. Nancy kept Agnes, and got a little maid besides, who was to make herself generally useful in dining room and bedrooms.

The new arrangement worked like a charm. There was no woman in the Gardens who did not envy the Bradleys their cook, and Nancy felt the possession of Pauline a real feather in her cap. Pauline exulted in emergencies, and Nancy and Bert experienced a fearful delight when they put her to the test, and sat bewildered at their own table, while the dainty courses followed one another from some mysterious source to which Pauline alone held the clue.

The children were somewhat in the background now, but they seemed well cared for, and contented enough when they made their occasional appearances before their mother's friends. There was a fine private school in the Gardens, and although the fees for the two boys, with music lessons twice weekly, came to thirty dollars a month, Nancy paid it without self-reproach. The alternative was to send them into the village public school, which was attended by not one single child from the Gardens. The Ingram boys went away to boarding school at Pomfret, Dorothy Rose boarded in New York, and the Underhill boys had a tutor, who also had charge of one or two other boys preparing for college preparatory schools. While the boys were away Anne drifted about with her mother, or more often with Agnes, or was allowed to go to play with Cynthia Biggerstaff or Harriett Fielding.

Chapter Twenty-three

Life spun on. The Bradleys felt that they had never really lived before. They rushed, laughed, played cards, dressed, danced, and sat at delicious meals from morning until night. There were so many delightful plans continually waiting, that sometimes it was hard to choose between them. The Fieldings wanted them to dine, to meet friends from Chicago—but that was the same night that the Roses and Joe Underhill were going in to see the new musical comedy——

"This is Bert——" a voice at Nancy's telephone would say, in the middle of a sweet October morning, "Nance . . . Tom Ingram picked me up, and brought me in . . . and he was saying that Mrs. Ingram has to come into town this afternoon . . . and

that, since you do, why don't you have Pierre bring you both in in the car, and meet us after your shopping, and have a little dinner somewhere and take in a show? You can let Pierre go back, do you see? . . . and the Ingrams will bring us back in their car. Now, can you get hold of Mrs. Ingram, and fix it up, and telephone me later? . . ."

Nancy's first thought, so strong is habit, might be that she had just secured ducks for dinner, Bert's favourite dinner, and that she had promised Anne to take her with her brothers to see the big cows and prize sheep at the Mineola Fair. But that could wait, and if Anne and the boys were promised a little party, and ice cream—and if Pauline had no dinner to get she would readily make the ice cream——

"Ingram is here . . . he wants to know what you think. . . ." Bert's impatient voice might say. And Nancy felt that she had no choice but to respond:

"That will be lovely, Bert! I'll get hold of Mrs. Ingram right away. And I'll positively telephone you in fifteen minutes."

The rest of the day would be rush and excitement, Nancy felt that she never would grow used to the delicious idleness of it all. During the week there were evenings that might have been as quiet as the old evenings, nothing happened, and if anybody came in it was only the Fieldings, or Mrs. Underhill and her son, for a game of bridge. But domestic peace is a habit, after all, and the Bradleys had lost the habit. Nancy was restless, beside her own hearth, even while she spangled a gown for the Hallowe'en ball, and discussed with Bert the details of the paper chase at the club, and the hunt breakfast to follow. She would ask Bert what the others were doing to-night, and would spring up full of eager anticipation when the inevitable rap of the brass knocker came.

Saturdays and Sundays were almost always a

time of complete absorption. Everyone had company to entertain, everyone had plans. Nancy and Bert would come gaily into their home, on a Saturday afternoon, flushed from a luncheon party, and would entertain the noisy crowd in the dining room. After that the chugging of motors began again on the drive, and the watching children saw their parents depart in a trail of gay laughter.

Chapter Twenty-four

There was a brief halt when a fourth child, Priscilla, was born. It was in the quiet days that followed Priscilla's birth, that the Bradleys began to look certain unpleasant facts squarely in the face. They were running steadily deeper and deeper into debt. There were no sensational expenditures, but there were odd bills left unpaid, from midsummer, from early fall, from Christmas.

"And I don't see where we can cut down," said Bert, gloomily.

It was dusk of a bitter winter day. Nancy was lying on a wide couch beside her bedroom fire, Priscilla snuffled in a bassinet near by. In a lighted room adjoining, a nurse was washing bottles. The coming of the second daughter had somehow brought husband and wife nearer

together than they had been for a long time, even now Nancy had been wrapped in peaceful thought; this was like the old times, when she had been tired and weak, and Bert had sat and talked about things, beside her! She brought her mind resolutely to bear upon all the distasteful suggestions contained in his involuntary remark.

"What specially worries you, Bert?" she asked.

He turned to her in quick gratitude for her sympathy.

"Nothing special, dear. We just get in deeper and deeper, that's all. The table, and the servants, and the car, and your bill at Landmann's—nothing stays within any limit any more! I don't know where we stand, half the time. It's not that!" He pulled at his pipe for a moment in silence. "It's not that!" he burst out, "but I don't think we get much out of it!"

Nancy glanced at him quickly, and then stared into the fire for a moment of silence. Then she said in a low tone:

"I don't believe we do!"

"I like Biggerstaff—and I like Rose and Fielding well enough!" Bert added presently, after profound thought, "but I don't like 'em all day and all night! I don't like this business of framing something up every Sunday—a lot of fur coats and robes, and all of us getting out half-frozen to eat dinners we don't want, all over the place——"

"And hours and hours of making talk with women I really don't care about, for me!" Nancy said. "I love Mary Ingram," she said presently, "and the Biggerstaffs. But that's about all."

"Exactly," said her husband grimly. "But it's not the Ingrams nor the Biggerstaffs who made our club bill sixty dollars this month" he added.

"Bert! It wasn't!"

"Oh, yes it was. Everyone of us had to take four tickets to the dance, you know, and we had two bottles of wine New Year's Eve; it all counts up. But part of it was for Atherton, that cousin of Collins, he asked me to sign for him because he had more than the regulation number of guests!"

"But Bert, he'll surely pay you?"

"Maybe he will, maybe he won't; it's just one of those things you can't mention."

"I could let Hannah go," mused Nancy, "but in the rush last summer I let her help Pauline—waiting on table. Now Pauline won't set her foot out of the kitchen for love or money."

"And Pauline is wished on us as long as we keep Pierre," Bert said, "No, you'll need 'em all now, with the baby to run. But we'll try to pull in a little where we can. My bills for the car are pretty heavy, and we've got a

Tiffany bill for the Fielding kid's present, and the prizes for the card party. That school of the boys—it's worth all this, is it?"

Nancy did not answer; her brow was clouded with thought. Doctor, school, maids, car, table—it was all legitimate expense. Where might it be cut? For a few minutes they sat in silence, thinking. Then Bert sighed, shrugged his shoulders, and walked over to look down at Priscilla.

"Hello, Goo-goo!" said he. "You're having a grand little time with your blanket, aren't you?"

"I'll truly take the whole thing in hand," Nancy said, noticing with a little pang that dear old Bert was looking older, and grayer, than he had a few years ago. "When I come downstairs, self-denial week will set in!"

Her tone brought him to her side; he stooped to kiss the smiling face between the thick braids.

"You always stand by me, Nance!" he said gratefully.

Chapter Twenty-five

There was no stopping half way, however. The current had caught the Bradleys and it carried them on. There was no expense that could be lessened without weakening the whole structure. Nancy grew sick of bills, bills that came in the mail, that were delivered, and that piled up on her desk. She honestly racked her brain to discover the honourable solution; there was no solution. Even while she pondered, Priscilla in her arms, the machinery that she and Bert had so eagerly constructed went on of its own power.

"The cleaner's man, Hannah?" Nancy would ask, sighing. "You'll have to give him all those things; the boys' white coats are absolutely no good to them until they're cleaned, and Mr. Bradley really needs the vests. And

put in my blue waist, and all those gloves, and the lace waist, too—no use letting it wait!"

"The things to-day came collect, Mrs. Bradley," Hannah might respectfully remind her.

"Oh, of course! And how much was it?—eleven-forty? Heavens! What made it so big?"

"Two suits, and your velvet dress, and one of Anne's dresses. And the man came for your furs this morning, and the awning place telephoned that they would send a man out to measure the porches. Mr. Bradley sent a man back from the station to ask you about plants; but you were asleep, and I didn't like to wake you!"

It was always something. Just as Nancy thought that the household expenses had been put behind her for a few days at least, a fresh crop sprang up. A room must be papered, the spare room needed curtains, Bert's racket was broken, the children clamoured for new bathing-suits. Nancy knew two moods in the matter.

There was the mood in which she simply refused to spend money, and talked darkly to the children of changes, and a life devoid of all this ridiculous waste; and there was the mood in which she told herself desperately that they would get through somehow, everyone else did, one had to live, after all. In the latter mood she ordered new glasses and new towels, and white shoes for all four children, and bottles of maraschino cherries, and tins of caviar and the latest novel, and four veils at a time.

"Mrs. Albert Bradley, Marlborough Gardens—by self," Nancy said smoothly, swimming through the great city shops. Sometimes she was a little scared when the boxes and boxes and boxes came home, but after all, they really needed the things, she told herself.

But needed or not, she and Bert began to quarrel about money, and to resent each other's extravagances. The sense of an underlying financial distress permeated everything they

did; Nancy's face developed new expressions, she had a sharp look for the moment in which Bert told her that he was going to take their boys and the Underhill boys to the Hippodrome, or that he was going to play poker again. Bert rarely commented upon her own recklessness, further than to patiently ejaculate, "Lord!"

"Why do you say that, Bert?" she might ask, with violent self-control.

"Nothing, my dear, nothing!" Bert would return to his newspaper, or his razor. "I was just thinking. No matter!"

Nancy would stand, eyeing him sulphurously.

"But just what do you mean, Bert?" she would pursue. "Do you mean that you don't think I should have gotten the suit? I can't wear that fur-trimmed suit into the summer, you know. The hat was eighteen dollars—do you think there's another woman in the Gardens who pays no more than that? Lots

of men haven't four lovely children and a home to support, they haven't wives who make all their friends welcome, as I do. Perhaps you feel that they are better off? If you don't —I don't see what you have to complain about. . . ." And she would take her own way of punishing him for his air of detachment and superiority. Bert was not blameless, himself. It was all very well for Bert to talk of economy and self-denial, but Bert himself paid twelve dollars a pair for his golf-shoes, and was the first man at the club to order champagne at the dance suppers.

Smouldering with indignation, Nancy would shrug off her misgivings. Why should she hesitate over furs and new hangings for the study and the present for the Appletons, when Bert was so reckless? It would all be paid for, somehow.

"And why should I worry," Nancy asked herself, "and try to save a few cents here and

there, when Bert is simply flinging money right and left?"

But for all her ready argument, Nancy was sometimes wretchedly unhappy. She had many a bitter cry about it all—tears interrupted by the honking of motors in the road, and ended with a dash of powder, a cold towel pressed to hot eyes, and the cheerful fiction of a headache. It was all very well to laugh and chat over the tea-cups, to accept compliments upon her lovely home and her lovely children, but she knew herself a hypocrite even while she did so. She could not say what was wrong, but something was wrong.

Even the children seemed changed to her in these days. The boys were nice-looking, grinning little lads, in their linen suits and white canvas hats, but somehow they did not seem to belong to her any more. Her own boys, whose high chairs had stood in her kitchen a few years ago, while she cut cookies for them

and their father, seemed to have no confidences to unfold, and no hopes to share with their mother, now. Sometimes they quite obviously avoided the society of the person who must eternally send them to wash their hands, and exclaim at the condition of their knees. Sometimes they whined and teased to go with her in the motor, and had to be sternly asked by their father if they wished to be punished. Pierre took them about with him on week days, and they played with the other boys of the Gardens, eating too much and staying up too late, but rarely in the way.

Anne was a shy, inarticulate little blonde now, thin, sensitive, and plain. Her hair was straight, and she had lost her baby curls. Nancy did what she could for her, with severe little smocks of blue and lemon colour, and duly started her to school with the boys. But Anne cried herself into being sick, at school, and it was decided to keep her at home for

a while. So Anne followed Agnes about, Agnes and the radiant Priscilla, who was giggling her way through a dimpled, rose-pink babyhood; the best of the four, and the easiest to manage. Priscilla chewed her blue ribbons peacefully, through all domestic ups and downs, and never cried when the grown-ups went away, and left her with Agnes.

Chapter Twenty-six

Worse than any real or fancied change in the children, however, was the unmistakable change in Bert. Heartsick, Nancy saw it. It was not that he failed as a husband, Bert would never do that; but the bloom seemed gone from their relationship, and Nancy felt sometimes that he was almost a stranger. He never looked at her any more, really looked at her, in the old way. He hardly listened to her, when she tried to engage him in casual talk; to hold him she must speak of the immediate event—the message Joe had left for him, the plan for to-morrow's luncheon. He was popular with the men, and his wife would hear him chucklingly completing arrangements with them for this affair or that, even while she was frantically indicating, with everything short of

actual speech, that she did not want to go to Little Mateo's to dinner; she did not want to be put into the Fieldings' car, while he went off with Oliver Rose in his roadster.

"Are you crazy!" she would exclaim, in a fierce undertone when they were upstairs dressing, "Didn't you see that I don't want to go to-night? I can't understand you sometimes. Bert, you'll fall in with a plan that I absolutely——"

"Now, look here, Nancy, look here! Weren't you and Mrs. Rose the two that cooked this whole scheme up last night——"

"She suggested it, and I merely said that I thought *sometime* it would be fun——"

"Oh, well, if you plan a thing and then go back on it——"

This led nowhere. In silence the Bradleys would finish their dressing, in silence descend to the joyous uproar of the cars. But Nancy despaired of the possibility of ever impressing

Bert, through a dignified silence, with a sense of her displeasure. How could she possibly be silent under these circumstances? What was the use, anyway? Bert was tired, irritable, he had not meant to annoy her. It was just that they both were nervously tense; presently they would find some way of lessening the strain.

But—she began to wish that he would not drink quite so much. The other men did, of course, but then they were more used to it than Bert. Perhaps this constant stimulation accounted for Bert's nervous irritability, for the indefinable hardening and estranging. Nancy was not prudish, she had seen wine on her father's table since she was a baby, she enjoyed it herself, now and then. But to have cocktails served even at the women's luncheons; to have every host, whatever the meal, preface it with the slishing of chopped ice and the clink of tiny glasses, worried her. Bert even mixed a

cocktail when he and she dined alone now, and she knew that when he had had two or three, he would want something more, would eagerly ask her if she would like to "stir up something" for the evening—how about a run over to the Ocean House, with the Fieldings? And wherever they went, there was more drinking.

"Let's make a rule," she proposed one day. "Let's confine our hospitality to persons we really and truly like. Nobody shall come here without express invitation!"

"You're on!" Bert agreed enthusiastically.

Ten minutes later it chanced that two motor-loads of persons they both thoroughly disliked poured into Holly Court, and Nancy rushed out to scramble some sandwiches together in the frigid atmosphere of the kitchen, where Pauline and Hannah were sourly attacking the ruins of a company lunch.

"It's maddening," she said to Bert, later, when the intruders had honked away into the

late summer afternoon, "But what can we do? Such a sweet day, and we have that noisy crowd to lunch, and then this!"

"Well, we're having a lot of fun out of it, anyway!" Bert said, half-heartedly. Nancy did not answer.

But Nancy began to ask herself seriously; was it such fun? When house and maids and children, garden, car, table-linen and clothes had all been brought to the standard of Marlborough Gardens, was the result worth while? Who enjoyed them, who praised them? It was all taken for granted here; the other women were too deep in their own problems to note more than the satisfactory fact; the Bradleys kept the social law.

It was a terrible law. It meant that Nancy must spend every waking moment of her life in thought about constantly changing trifles—about the strip of embroidered linen that curtained the door, about the spoons that were placed on the table, about a hundred details of her dress, about every towel and plate, every

stocking and hat-pin she possessed. She must watch the other women, and see how salad-dressing must be served, and what was the correct disposition of grapefruit. And more than that she must be reasonably conversant with the books and poetry of the day, the plays and the political atmosphere. She must always have the right clothing to wear, and be ready to change her plans at any time. She must be ready to run gaily down to the door at the most casual interruption; leaving Agnes to finish Priscilla's bath just because Seward Smith felt in a mood to come and discuss the fairness of golf handicaps with his pretty, sensible neighbour.

She did not realize that she had been happier years ago, when every step Junior and Ned and Anne took was with Mother's hand for guide, but she often found herself thinking of those days with a sort of wistful pain at her heart. Life had had a flavour then that it somehow

lacked now. She had been tired, she had been too busy. But what richness the memories had; memories of three small heads about a kitchen table, memories of limp little socks and crumpled little garments left like dropped petals in Mother's lap, at the end of the long day.

"Are we the same people?" mused Nancy. "Have I really my car and my man; is it the same old Bert whose buckskin pumps and whose silk handkerchiefs are imitated by all these rich men? No wonder we've lost our bearings a little, we've gone ahead—if it *is* ahead—too fast!"

They were getting from life, she mused, just what everyone wanted to get from life; home, friends, children, amusement. They lived near the greatest city, they could have anything that art and science provided, for the mere buying, no king could sleep in a softer bed, or eat more delicious fare. When Mary Ingram asked

Nancy to go to the opera matinée with her, Nancy met women whose names had been only a joke to her, a few years ago. She found them rather like other persons, simple, friendly, interested in their nurseries and their gardens and anxious to reach their own firesides for tea. When Nancy and Bert went out with the Fieldings they had a different experience; they had dinners that were works of art, the finest box in the theatre, and wines that came cobwebbed and dusty to the table.

So that there was no height left to scale; "if we could only afford it," mused Nancy. Belle Fielding could afford it, of course; her trouble was that the Fielding name was perhaps a trifle too surely connected with fabulous sums of money. And Mary Ingram could afford anything, despite her simple clothes and her fancy for long tramps and quiet evenings with her delicate husband and two big boys. Nancy sometimes wondered that with the

Ingram income anyone could be satisfied with Marlborough Gardens, but after all, what was there better in all the world? Europe?—but that meant hotel cooking for the man. Nancy visualized an apartment in a big city hotel, a bungalow in California, a villa in Italy, and came back to the Gardens. Nothing was finer than this.

"If we could only appreciate it!" she said again, sighing. "And if we need only see the people we like—and if time didn't fly so!" And of course if there were more money! She reflected that if she might go back a few years, to the time of their arrival at the Gardens, she might build far more wisely for her own happiness and Bert's. They had been drawn in, they had followed the crowd, it was impossible to withdraw now. Nancy knew that something was troubling Bert in these days, she guessed it to be the one real cause for worry. She began almost to hope that he felt financial trouble near,

it would be a relief to fling aside, the whole pretence to say openly and boldly, "we must economize," and to go back to honest, simple living again. They could rent Holly Court——

Fired with enthusiasm, she looked for her check book, and for Bert's, and with the counterfoils before her made some long calculations. The result horrified her. She and Bert between them had spent ten thousand dollars in twelve months. Nearly ten times the sum upon which they had been so happy, years ago! The loans upon the property still stood, twelve thousand dollars, and the additional three, they had never touched it. There was a bank balance, of course, but as Nancy courageously opened and read bill after bill, and flattened the whole into orderly pile under a paper weight, she saw their total far exceeded the money on hand to meet them. They could wait of course, but meanwhile debts were not standing still.

It was a quiet August afternoon; the house

was still, but from the shady lawn on the water side, Nancy could hear Priscilla crooning like a dove, and hear Agnes's low voice, and Anne's high-pitched little treble. For a long while she sat staring into space, her brows knit. Ten thousand dollars—when they could have lived luxuriously for five! The figures actually frightened her. Why, they should have cleared off half the mortgage now, they might easily have cleared it all. And if anything happened to Bert, what of herself and the four children left absolutely penniless, with a mortgaged home?

"This is wicked," Nancy decided soberly. "It isn't conscientious. We both must be going crazy, to go on as we do. I am going to have a long talk with Bert to-night. This can't go on!"

"Interrupting?" smiled pretty Mrs. Seward Smith, from the Dutch doorway.

Nancy jumped up, full of hospitality.

"Oh, come in, Mrs. Smith. I was just going over my accounts——"

"You are the cleverest creature; fancy doing that with everything else you do!" the caller said, dropping into a chair. "I'm only here for one second—and I'm bringing two messages from my husband. The first is, that he has your tickets for the tennis tournament with ours, we'll all be together; so tell Mr. Bradley that he mustn't get them. And then, what did you decide about the hospital? You see Mr. Ingram promised fifty dollars if we could find nine other men to promise that, and make it an even thousand from the Gardens, and Mr. Bradley said that even if he only gave twenty-five himself he would find someone else to give the other twenty-five. Tell him there's no hurry, but Ward wants to know sometime before the first. I didn't know whether he remembered it or not."

"I'll remind him!" Nancy promised brightly.

She walked with her guest to the car, and stood in the bright warm clear sunlight smiling good-byes. "So many thanks for the tickets—and I'll tell Bert about the hospital to-night!"

But when the car was gone she went slowly back. She eyed the cool porchway sombrely, the opened casement windows, the blazing geraniums in their boxes. Pauline was hanging checked glass towels on the line, Nancy caught a glimpse of her big bare arms, over the brick wall that shielded the kitchen yard. It was a lovely home, it was a most successful establishment; surely, surely, things would improve, it would never be necessary to go away from Holly Court.

Chapter Twenty-eight

Bert was very late, that night. The children were all asleep, and Nancy had dined, and was dreaming over her black coffee when, at nine o'clock, he came in. He was not hungry—just hot and tired—he wanted something cool. He lad lunched late, in town, with both the Pearsalls, had not left the table until four o'clock. And he had news for her. He was leaving Pearsall and Pearsall.

Nancy looked at him stupefied. What did he mean? Panic seized her, and under her panic something rose and exulted. Perhaps it was trouble—perhaps Bert needed his wife again!

"I'm going in for myself," said Bert. "Now, don't look so scared; it may be slow for a while, but there's big money in it, for me. I'm going

to be Albert Bradley, Real Estate. You see, I've been advising Fred to handle this new proposition, down the Island, but he's young, and he's rich, and his father's an old man. Fred won't keep up the business when old Buck retires. He didn't want to handle it and they both asked me why I didn't go into it for myself. There's a pot of money in it, Nance, if I can swing it. However, I never thought of it until Biggerstaff asked me if I knew about anything of that kind—he's got some money to put in, and so has Ingram. This was last week. Well, I went to see. . . ."

Nancy listened, frightened and thrilled. Fear was uppermost; before this she had seen something of daring business ventures in her southern childhood. But on the other hand, there was the possibility of "big money," and they needed money! They needed, as Bert said, to get out of the ranks, to push in before the next fellow pushed in. She had a vision of herself telling

the other women of the Gardens that Mr. Bradley had gone into business for himself; that the Pearsalls were going to throw anything they could his way. It sounded dignified—Bert with a letter head, and an office in Broadway!

She was lost in a complacent dream when Bert's voice awakened her.

"So that, if Buck does lend it, that means the interest on fifty thousand. . . ."

"Fifty thousand?" Nancy repeated, alarmed.

"Well, perhaps not quite that. I've got to figure it as closely as I can. . . ." Nancy's colour had faded a trifle.

"Bert, you would be *mad* to get into it, or into anything, as deep as that!" she said breathlessly. Bert, dashed in the midst of his confident calculations, turned something like a snarl upon her.

"Well, what am I going to do?" he asked angrily. "It's all very well for you to sit there

and advise me to keep out of it, but what am I going to do? It's a chance, and I believe in taking it. I know my market, I know how these things are handled. If I can swing this in the next three or four years, I can swing other things. It means that we step right into the rich class——"

"But if you fail——?" Nancy suggested, impressed in spite of herself.

"You keep your end of things going," he urged her, in a sombre voice, "and I'll take care of mine!"

"I'll try, Bert, I'll do the best I can." With something of her old, comradely spirit, she laid her hand on his arm. "I'll let Hannah go—at least I will as soon as the Berrys' visit is over. And what about our going to the Sewalls', Bert, that's going to be an expensive trip. Shall I get out of that?"

"No," Bert decided thoughtfully. "I may want to get Sewall into this thing. We'll

have to go there—I wish to the deuce we could get rid of Pauline and Pierre; but I don't see myself taking care of the car, somehow!"

"Everyone envies us Pauline," Nancy observed. And seeing that he was still scowling thoughtfully at his black-coffee cup, she touched his hand affectionately again, and set herself seriously to soothe him. "But we'll find ways of economizing, dear. I'll watch the bills, and I'll scold Pauline again about the butter and eggs and meat that she wastes. You must remember that you have a big family, Bert. You're raising four healthy children, and you have a car, and a man, and a beautiful home, and a delightful group of friends, and two or three fine clubs——"

But for once Bert was not easily quieted. He put his head in his hands and gave a sort of groan.

"Don't tell me what I've got—I know it all! Lord, I lie awake nights wondering what would

happen to the crowd of you—However!" And dismissing the topic, he glanced at his watch. "I think I'll turn in before anybody comes in, Nance. I need sleep." With a long tired yawn, he started for the big square stairway; paused at her desk. "What're all those?"

"Bills, Bert. I'm sorry to have you see them now. But we ought to pay some of them—I've been going over things, this afternoon. Now, especially if you're going to make a fresh start, we ought to straighten things out. We ought to plan that we can spend so much money, and stick to that."

Bert flipped the pile with a careless finger.

"We never will!" he said morosely. "We never *have*."

"Oh, Bert—we used to clear everything off on the first of the month, and then celebrate, don't you remember?"

He jerked his head impatiently.

"What's the use of harking back to that?

That was years ago, and things are different now. We'll pull out of it, I'm not worried. Only, where we can, I think we ought to cut down."

"Dentist——" Nancy said musingly. She had come over to stand beside him, and now glanced at one of the topmost bills. "You *have* to have a dentist," she argued.

"Well, I'm too tired to go over 'em now!" Bert said, unsympathetically. "Leave 'em there —I'll take them all up in a day or two!"

"But I was thinking," Nancy said, following him upstairs, "That while you are about it, borrowing money for the new venture, you know—why not borrow an extra thousand or two, and clear this all up, and then we can really start fresh. You see interest on a thousand is only fifty dollars a year, and that——"

"That's nonsense!" Bert answered, harshly, "Borrowing money for a business is one thing, and borrowing money to pay for household

bills is another! I don't propose to shame myself before men like Biggerstaff and Ingram by telling them that I can't pay my butcher's bill!"

"I wish you wouldn't take that tone with me," Nancy said, sharply, "I merely meant to make a suggestion that might be helpful——"

A bitter quarrel followed, the bitterest they had ever known. Bert left the house without speaking to his wife the next morning, and Nancy looked out into the still August sunshine with a heavy weight on her heart, as, scowling, he wheeled the car under the maples, and swept away. She went about all day long silent and brooding, answering the children vaguely, and with occasional deep sighs. She told Mrs. Smith that Mr. Bradley would let her know about the hospital money right away, and planned a day at the tennis tournament, and a dinner after it, between periods of actual pain. It was all so stupid—it was all so sad and hopeless and unnecessary!

Bert had not meant what he said to her; she had not meant what she said to him, and they both knew it. But an ugly silence lasted between them for several days. They spoke to each other civilly, before other people; they dressed and went about with an outward semblance of pleasantness, and at home they spoke to the servants and the children.

Chapter Twenty-nine

No formal reconciliation ended this time of discomfort. Guests came to the house, and Bert addressed his wife with some faint spontaneity, and Nancy eagerly answered him. They never alluded to the quarrel; it might have been better if they had argued and cried and laughed away the pain, in the old way.

But they needed each other less now, and life was too full to be checked by a few moments of misunderstanding. Nancy learned to keep absolutely silent when Bert was launched upon one of his favourite tirades against her extravagance; perhaps the most maddening attitude she could have assumed. She would listen politely, her eyes wandering, her thoughts quite as obviously astray.

"But a lot you care!" Bert would finish

angrily, "You go on and on, it's charge and charge and charge—*somebody'll* pay for it all! You've got to do as the other women do, no matter how crazy it is! I ask you—I ask you honestly, do you know what our Landmann bill was last month?"

"I've told you I didn't know, Bert," Nancy might answer patiently.

"Well, you ought to know!"

"I know this," Nancy sometimes said gently, "that you are not yourself to-day; you've been eating too much, drinking too much, and going too hard. You can't do it, Bert, you aren't made that way. . . ."

Then it was Bert's turn to be icily silent, under the pleasant, even tones of his wife's voice. Sometimes he desperately planned to break the rule of hospitality, to frighten Nancy by letting guests and neighbours see that something was wrong with the Bradleys. But he never had courage enough, it always seemed

simpler and wiser to keep the surface smooth. Nancy, on her part, saw that there was nothing to gain by a break of any sort. Bert was not the type to be intimidated by sulks and silences, and more definite steps might quickly carry the situation out of her hands. The present with Bert was difficult, but a future that did not include him was simply unthinkable. No, a woman who had four young children to consider had no redress; she could only endure. Nancy liked the martyr rôle, and frequently had cause, or imagined she had cause, for assuming it.

Chapter Thirty

"The whole trouble is that Bert loves neither the children nor myself any more!" she decided bitterly, on a certain August afternoon, when, with three other young wives and mothers, she was playing bridge at the club. It was a Saturday, and Bert was on the tennis courts, where the semi-finals in the tournament were being played. Nancy had watched all morning, and had lunched with the other women; the men merely snatched lunch, still talking of the play. Nancy had noticed disapprovingly that Bert was flushed and excited, her asides to him seemed to fall upon unhearing ears. He seemed entirely absorbed in what Oliver Rose and Joe Underhill were saying; he had lost his own chance for the cup, but was in high spirits, and was to umpire the afternoon games.

After luncheon Nancy rather discontentedly

settled down to bridge, with Elsie Fielding, Ruth Biggerstaff and a young Mrs. Billings who had only recently come back to her home in the Gardens, after some years of travel. They were all pretty and gracious women, and just such a group as the Nancy of a few years ago would have envied heartily.

But to-day she felt deeply depressed, she knew not why. Perhaps watching the tennis had given her a slight headache; perhaps Bert's cavalier treatment of her latest idea of economizing, submitted to him only a few hours ago, still rankled in her breast.

"Bert," she had said to him suddenly, during a breakfast-table dissertation in which he had dwelt upon the business capability of some women, and the utter lack of it in others, "Why not rent Holly Court and go somewhere else for a year or two?"

Even as she spoke she had been smitten with a sudden dread of all this must entail for herself.

But before she could qualify it, Bert's angry and impatient answer had come:

"Don't talk nonsense! Do you want everyone to think that, now I'm out for myself, I can't make a go of it? What would Ingram and Biggerstaff think, if I began to talk money tightness? I didn't leave the firm, and strike out for myself to give in this soon!"

Nancy had shrunk back, instantly silenced. She had not spoken to him again until Oliver Rose called, to remind them of the tennis, and then, hating herself while she did it, Nancy had forced herself to speak to Bert, and Bert had somewhat gruffly replied. Once at the club, all signs of the storm must be quickly brushed aside, but the lingering clouds lay over her heart now, and she felt desolate and troubled. She did not want to excuse herself and go home, she did not want to go out and watch more tennis, but she felt vaguely that she did not want to play bridge, either. The other women bored her.

Chapter Thirty-one

Dummy again. She seemed to be dummy often, this afternoon. They were playing for quarter cents, but even that low stake, Nancy thought irritably, ran up into a considerable sum, when one's partner bid as madly as young Mrs. Billings bid. She was doubled, and redoubled, and she lost and lost; Nancy saw Elsie's white hand, with its gold pencil, daintily scoring four hundred—two hundred—three hundred.

"I thought I might as well try it," said Mrs. Billings blithely, "but you didn't give me much help, partner!"

"I didn't bid, you know," Nancy reminded her.

"Oh, I know you didn't—it was entirely my own fault! Well, now, let's try again. . . ."

Suddenly it seemed to Nancy all wrong—her sitting here in the tempered summer light, playing cards throughout the afternoon. Inherited from some conscientious ancestor, shame stirred for a few minutes in her blood and she hated herself, and the club, and the women she played with. This was not a woman's work in the world. Her children scattered about their own affairs, her household in the hands of strange women, her husband playing another game, with other idle men, and she, the wife and mother and manager, sitting idle, with bits of pasteboard in her hands. She was not even at home, she was in a public club——

She laughed out, as the primitive wave of feeling brought her to the crude analysis. It was funny—life was funny. For a few strange minutes she felt as curiously alien to the Marlborough Gardens Yacht Club as if she had been dropped from another world on to its porch. She had been a tired, busy woman, a few years

ago; by what witchcraft had she been brought to this? Mrs. Billings was playing four hearts, doubled. Nancy was too deep in uneasy thought to care much what befell the hand. She began to plan changes, always her panacea in a dark mood. She would give up daytime playing, like Mary Ingram. And she would never play except at home, or in some other woman's home. Nancy was no prude, but she was suddenly ashamed. She was ashamed to have new-comers at the club pass by, and see that she had nothing else to do, this afternoon, but watch a card game.

Sam Biggerstaff came to the door, and nodded to his wife. Nancy smiled at him; "Will I do?" No, he wanted Ruth.

So his wife put her cards in Nancy's hand, and went out to talk to him. Nancy laughed, when she came back.

"You score two tricks doubled, Ruth. I think that's too hard, after I played them!"

"Shameful!" said Mrs. Biggerstaff, in her breathless way, slipping into her seat. Two or three more hands were played, then Mrs. Fielding said suddenly:

"Is the tennis finished? Who won? Aren't they all quiet—all of a sudden?"

The other two women glanced up idly, but Mrs. Biggerstaff said quietly:

"I dealt. No trumps."

"Right off, like that!" Nancy laughed. But Mrs. Billings said:

"No—but *aren't* they quiet? And they were making such a noise! You know they were clapping and laughing so, a few minutes ago!"

"They must have finished," Mrs. Fielding said, looking at her hand quizzically. "You said no trump. Partner, let's try two spades!"

"Billy was going to come in to tell me," persisted Mrs. Billings, "Just wait a minute——!" And leaning back in her chair, she called toward the tea-room. "Steward; will you send one of

the boys down to ask how the tennis went? Tell Mr. Billings I want to know how it went!"

The steward came deferentially forward.

"I believe they didn't finish their game, Mrs. Billings. The fire—you know. I think all the gentlemen went to the fire——"

"Where is there a fire!" demanded two or three voices. Nancy's surprised eyes went from the steward's face to Mrs. Biggerstaff's, and some instinct acted long before her fear could act, and she felt her soul grow sick within her.

"Where is it?" she asked, with a thickening throat, and then suspiciously and fearfully. "Ruth, *where was it?*" And even while she asked, she said to herself, with a wild hurry and flutter of mind and heart, "It's our house—that's what Sam stopped to tell Ruth—it's Holly Court—but I don't care—I don't care, as long as Agnes was there, to get the children out——"

It was all instantaneous, the steward's stammering explanation, Ruth Biggerstaff's terrified

eyes, the little whimper of fear and sympathy from the other women. Nancy felt that there was more—more——

"What'd Sam tell you, Ruth? For God's sake——"

"Now, Nancy—now, Nancy——" said the Mrs. Biggerstaff, panting like a frightened child, "Sam said you weren't to be frightened—we don't know a thing—listen, dear, we'll telephone! That's what we'll do—it was silly of me, but I thought perhaps we could keep you from being scared—from just this——"

"But—but what did you hear, Ruth? Who sent in the alarm?" Nancy asked, with dry lips. She was at the club, and Holly Court seemed a thousand impassable miles away. To get home—to get home——

"Your Pauline telephoned! Nancy, wait! And she distinctly said—Sam told this of his own accord——" Mrs. Biggerstaff had her arms tight about Nancy, who was trembling

very much. Nancy's agonized look was fixed with pathetic childish faith upon the other woman's eyes. "Sam told me that she distinctly said that the children were all out with Agnes! She asked to speak to Bert, but Bert was watching a side-line, so Sam came——"

Nancy's gaze flashed to the clock that ticked placidly over the wide doorway. Three o'clock. And three o'clock said, as clearly as words "Priscilla's nap." Agnes had tucked her in her crib, with a "cacker"—and had taken the other children for their promised walk with the new puppy. Pauline had rushed out of the house at the first alarm——

And Priscilla's mother was here at the club. Nancy felt that she was going to get dizzy, she turned an ashen face to Mrs. Biggerstaff.

"The baby—Priscilla!" she said, in a sharp whisper. "Oh, Ruth—did they remember her! Oh, God, did they remember her! Oh, baby—baby!"

Chapter Thirty-two

The last words were no more than a breath of utter agony. A second later Nancy turned, and ran. She did not hear the protest that followed her, nor realize that, as she had taken off her wide-brimmed hat for the card-game, she was bare-headed under the burning August sun. She choked back the scream that seemed her only possible utterance, and fought the deadly faintness that assailed her. Unhearing, unseeing, unthinking, she ran across the porch, and down the steps to the drive.

Here she paused, checkmated. For every one of the motor-sheds was empty, and not a car was in sight on the lawns or driveway, where usually a score of them stood. The green, clipped grass, and the blossoming shrubs, baking in the afternoon heat, were silent and de-

serted. The flame of geraniums, and the dazzle of the empty white courts, smote her eyes. She heard Mrs. Fielding's feet flying down the steps, and turned a bewildered, white face toward her.

"Elsie—there's not a car! What shall I do?"

"Listen, dear," said the new-comer, breathlessly, "Ruth is telephoning for a car——"

But Nancy's breath caught on a short, dry sob, and she shook her head.

"All the way to the village—it can't be here for half an hour! Oh, no, I can't wait—I can't wait——"

And quite without knowing what she did, or hoped to do, she began to run. The crunched gravel beneath her flying feet was hot, and the mile of road between her and Holly Court lay partly in the white sunlight, but she thought only of Priscilla—the happy, good, inexacting little baby, who had been put in her crib—with her "cacker"—and left there—and left there——

"My baby!" she said out loud, in a voice of

agony. "You were having your nap—and mother a mile away!"

She passed the big stone gateway of the club, and the road—endless it looked—lay before her. Nancy felt as helpless as one bound in a malignant dream. She could make no progress, her most frantic efforts seemed hardly more than standing still. A sharp pain sprang to her side, she pressed her hand over it. No use; she would only kill herself that way, she must get her breath.

Oh, why had she left her—even for a single second! So small, so gay, so helpless; how could any mother leave her. She had been so merry, in her high chair at breakfast, she had toddled off so dutifully with Agnes, when Nancy had left the doleful boys and the whimpering Anne, to go to the club. The little gold crown of hair—the small buckskin slippers—Nancy could see them now. They were the real things, and it was only a terrible dream that she was running here through the merciless heat——

"Get in here, Mrs. Bradley!" said a voice. One of the Ingram boys had brought his roadster to a stop beside her. She turned upon him her tear-streaked face.

"Oh, Bob, tell me—what's happened?"

"I don't know," he said, in deep concern. "I just happened to go into the club, and Mrs. Biggerstaff sent me after you! I don't know—I guess it's not much of a fire!"

Nancy did not answer. She shut her lips tight, and turned her eyes toward the curve in the road. Even while they rushed toward it, a great mushroom of smoke rose and flattened itself against the deep blue summer sky, widening and sinking over the tops of the trees. Presently they could hear the confused shouts and groans that always surround such a scene, and the hiss of water.

A turn of the road; Holly Court at last. Her escort murmured something, but Nancy did not answer. She had only one sick glance

for the scene before them; the fringe of watchers about the house, the village fire-company struggling and shouting over the pitifully inadequate hose, the shining singed timbers of Holly Court. A great funnel of heat swept up above the house, and the green under-leaves on the trees crackled and crisped. From the casement windows smoke trickled or puffed, the roof was falling, in sections, and at every crash and every uprush of sparks the crowd uttered a sympathetic gasp.

The motor, curving up on the lawn, passed the various other vehicles that obstructed the drive. As the mistress of the house arrived, and was recognized, there was a little pitiful stir in the crowd. Nancy remembered some of this long afterward, remembered seeing various household goods—the piano, and some rugs, and some loose books—carefully ranged at one side, remembered a glimpse of Pauline crying, and chattering French, and Pierre patting his

wife's shoulder. She saw familiar faces, and unfamiliar faces, as in a dream.

But under her dream hammered the one agonized question: The children—the children—ah, where were they? Nancy stumbled from the car, asked a sharp question. The villager who heard it presented her a blank and yet not unkindly face. He didn't know, ma'am, he didn't know anything—he had just come.

She knew now that she was losing her reason, that she would never be sane again if anything —anything had happened——

The crowd parted as she ran forward. And she saw, with a lightning look that burned the picture on her brain for all her life, the boys blessed little figures—and Anne leaning on her father's knee, as he sat on an overturned bookcase—and against Bert's shoulder the little fat, soft brown hand, and the sunny crown of hair that were Priscilla's——

Chapter Thirty-three

Blinded with an exquisite rush of tears, somehow Nancy reached them, and fell on her knees at her husband's side, and caught her baby to her heart. Three hundred persons heard the sobbing cry she gave, and the flames flung off stars and arrows for more than one pair of sympathetic eyes. But she neither knew nor cared. She knew only that Bert's arms and the boys' arms were about her, and that Anne's thin little cheek was against her hair, and that her hungry lips were devouring the baby's sweet, bewildered face. She was crying as if there could be no end to her tears, crying happily and trying to laugh as she cried, and as she let the waves of relief and joy sweep over her in a reviving flood.

Bert was in his shirt sleeves, and Priscilla

still had on only the short embroidered petticoat that she wore while she slept; her small feet were bare. The boys were grimed with ashes and soot, and Anne was pale and speechless with fright. But they were all together, father, mother, and children, and that was all that mattered in the world—all that would ever count, for Nancy, again.

"Don't cry, dearest!" said Bert, the tears streaming down his own blackened face. "She's all right, dear! We're all here, safe and sound, we're all right!"

But Nancy cried on, her arms strained about them all, her wet face against her husband's, and his arm tight across her shoulder.

"Oh, Bert—I ran so! And I didn't know—I didn't know what to be afraid of—what to think! And I *ran* so——!"

"You poor girl—you shouldn't have done it. But dearest, we're all right now. What a scare you got—and my God, what a scare *I*

got! But I got to her, Nance—don't look so, dear. I was in plenty of time, and even if I hadn't been, Agnes would have got her out. She ran all the way from Ingrams' and she was only a few minutes after me! It's all right now, Nance."

Nancy dried her eyes, swaying back on her knees to face him.

"I was playing cards—Bert, if anything had happened I think I should never have been sane again——"

"I was on the court, you know," Bert said. "Underhill's kid came up, on his bicycle. He shouted at me, and I ran, and jumped into the car, Rose following. I met Agnes, running back to the house, with the children—I called out 'Where's Priscilla?' and she shouted back—she shouted back: 'Oh, Mr. Bradley—oh, Mr. Bradley——'" And overcome by the hideous recollection, Bert choked, and began to unbutton and button the top of his daughter's little petticoat.

"We were all out walkin'," Ned volunteered eagerly. "And Joe Underhill went by on his bike. And he yelled at us, 'You'd better go home, your house is on fire!' and Anne began to cry, didn't you, Anne? So Agnes said a prayer, right out loud, didn't she, Junior? And then Dad and Mr. Rose went by us in the car on a run—we were way up by Ingrams'—and then Anne and Agnes cried, and I guess we all cried some——"

"And mother, lissun," Junior added. "They didn't get the baby out until after they got out the piano! They got the piano out before they got Priscilla! Because Pauline ran over to Wallaces', and Hannah was walking into the village for the mail, and when Dad got here and yelled to the men, they said they hadn't seen any baby —they thought the house was empty——"

Nancy turned deathly pale, her eyes reaching Bert's, her lips moving without a sound.

"I tried the front stairway, but it was—well, I

couldn't," Bert said. "I kept thinking that she must have been got out, by somebody—but I knew it was only a question of minutes—if she wasn't! All the time I kept saying 'You're a fool—they couldn't have forgotten her——!" and Rose kept yelling that she must be somewhere, with someone, but I didn't—somehow I didn't dare let the few minutes we had go by without making sure! So I ran round to the side, and got in that window, and unlocked that door; Hannah must have locked it. I ran upstairs—she was just waking up. She was sitting up in her crib, rubbing her eyes, and a little bit scared and puzzled—smoke was in there, then—but she held out her little arms to me—I was in time, thank God—I thought we'd never get here—but we were in time!"

And again overcome by the memory of that moment, he brushed his brimming eyes against Priscilla's bright little head, and his voice failed.

"But Baby couldn't have burned—Baby

couldn't have burned, could she, Mother?" Anne asked, bursting suddenly into bitter crying. Her anxious look had been going from one face to another, and now she was half frantic with fright.

Nancy sat down on a box, and lifted her elder daughter into her lap.

"No, my precious, Daddy was in time," she said, in her old firm motherly voice, with her comforting arms about the small and tearful girl. "Daddy and Mother were both rushing home as fast as they could come, that's what mothers and fathers are for. And now we're all safe and sound together, and you mustn't cry any more!"

"But our house is burned down!" said Junior dolefully. "And you're crying, Mother!" he added accusingly.

Nancy smiled as she dried her eyes, and dried Anne's, and the children laughed shakily as she exhibited the sooty handkerchief.

"Mother's crying for joy and gratitude and relief, Junior!" she said. "Why," and her reassuring voice was a tonic to the children, "Why, what do Dad and I care about an old house!" she said cheerfully. "We'd rather have ten houses burn down than have one of you children sick, even for a day!"

"Don't you care?" exulted Anne between two violent kisses, her lips close to her mother's, her thin arms tight about her mother's neck.

"We care about you, and the boys, and the baby, Anne," said Bert, "but that's all. Why, I sort of think I'm glad to see that house burn down! It used to worry Mother and me a good deal, and now it won't worry us any more! How about that, Mother?"

And his reddened eyes, in his soot- and perspiration-streaked face, met Nancy's with the old smile of fun and courage, and her eyes met his. Something the children missed passed between them; hours of conciliatory talk could

not have accomplished what that look did, years of tears and regret would not so thoroughly have washed away the accumulated burden of heartache and resentment and misunderstanding.

Chapter Thirty-four

"Then we're going to be gipsies, aren't we?" exulted Junior.

His mother had straightened her hair, and turned the box upon which she sat for the better accommodation of Anne and herself. Now she was placidly watching the flames devour Holly Court; the pink banners that blew loose in the upswirling gray fumes, and the little busy sucking tongues that wrapped themselves about an odd cornice or window frame and devoured it industriously. She saw her bedroom paper, the green paper with the white daisies—Bert had thought that a too-expensive paper—scarred with great gouts of smoke, and she saw the tangled pipes of her own bathroom curve and drop down in a blackened mass, and all the

time her arm encircled Anne, and the child's heart beat less and less fitfully, and Nancy's soul was steeped in peace.

"You'll get some insurance, Bert?" asked one of the many neighbours who were hovering about the family group, waiting for a suitable moment in which to offer sympathy. The first excitement of the reunion over, they gathered nearer; Fielding and Oliver Rose coatless and perspiring from their struggles with the furniture, a dozen others equally concerned and friendly.

"Fourteen thousand," grinned Bert, "and I carry a thirteen-thousand loan on her!"

"Gosh, that is tough luck, Brad! She's a dead loss then, for she's gone like paper, and there won't be ten dollars' worth of salvage. You had some furniture insurance?"

"Not a cent!" Bert said cheerfully. He glanced about at his excited sons; his wife, bareheaded, and still pale, if smiling; his daugh-

ter just over her tears; and his baby, plump and happy in her little white petticoat. "I guess we got most everything out of the house that I care much about!" smiled Bert.

Chapter Thirty-five

For two hours more the Bradleys sat as they were, and watched the swift ruin of their home. Nancy's hot face cooled by degrees, and she showed an occasional faint interest in the details of the calamity; this chair was saved, that was good; this clock was in ruins, no matter. She did not loosen her hold on Anne, and the little girl sat contentedly in her mother's lap, but the boys foraged, and shouted as they dashed to and fro. Over and over again she reassured them; it was too bad, of course, but Mother and Dad did not mind very much. She thanked the neighbours who brought chairs and pillows and odd plates, and piled them near her.

She and Bert were wrapped in a sort of stupor, after the events of the hot afternoon.

Bert seemed to forget that a meal and a sleeping place must be provided for his tribe, and that his face was shockingly dirty, and he wore no coat. He found it delicious to have the placid Priscilla finish her interrupted nap in his arms, and enjoyed his sons' comments as they came and went. Neither husband nor wife spoke much of the fire, but a rather gay conversation was carried on and there was much philosophical laughter of the sort that such an occasion always breeds.

"I might know that you would save that statue, Jack," said Bert to one of the young Underhills. "We've been trying to break that for eleven years!"

"If that's the case," the youth said solemnly, and Nancy's old happy laugh rang out as he flung the plaster Psyche in a smother of white fragments against the chimney.

"I suppose it would be only decent for me to get started at something," she said, after a

while. "It seems senseless to sit here and merely watch——"

"For pity's sake sit still if you can," old Mrs. Underhill said affectionately. "The fire company's going, and people are all leaving now, anyway. And we've got to go, too, but Joe will be over again later—to bring you back with us. Just try to keep calm, Nancy, and don't worry!"

Worry? Nancy knew that she had not been so free from actual worry for a long, long time. She remembered a dinner engagement with a pleasant reflection that it could not be kept. To-morrow, too, with its engagement to play cards and dine and dance, was now freed. And Monday—when she had promised to go to town and look for hats with Dorothy, and Tuesday, when those women were coming for lunch—it was all miraculously cancelled. A mere chance had loosed the bonds that neither her own desperate resolution nor Bert's could break.

She was Nancy Bradley again, a wife and mother and housekeeper first, and everything else afterward.

What would they do now—where would they go? She did not care. She had been afraid of a hundred contingencies only this morning, fretted with tiny necessities, annoyed by inessential details. Now a real event had come along, and she could breathe again.

"I wonder what I've been afraid of, all this time?" mused Nancy. And she smiled over a sudden, mutinous thought. How many of the women she knew would be glad to have their houses burned down between luncheon and dinner on a summer Saturday? She turned to Bert. "Pierre and Pauline may now consider themselves as automatically dismissed," she said.

"They have already come to that conclusion," Bert said, with some relish. "I am to figure out what I owe them, and mail them a check.

Some of their things they got out—most of them, I guess. I saw someone putting their trunk on a wagon, awhile back, and I imagine that we have parted forever."

"Hannah transfers herself this night to the Fielding *ménage*," Nancy added after a while. "Which reduces our staff to Agnes. I never want to part with Agnes. You can't buy tears and loyalty like that; they're a gift from God. Where do we spend the night, by the way?"

Bert gazed at her calmly.

"I have not the faintest idea, my dear woman!" Then they laughed in the old fashion, together.

"But do look at the sunlight coming down through the trees, and the water beyond there," Nancy presently said. "Isn't it a lovely place —Holly Court? Really this is a wonderful garden."

"That's what I was thinking," Bert agreed. It had been many months, perhaps years, since

the Bradleys had commented upon the sunlight, as it fell all summer long through the boughs of their own trees.

Gradually the crowd melted away, and the acrid odour of wet wood mingled with the smell of burning. And gradually that second odour gave way to the persuasive sweetness of the summer evening, the sharp, delicate fragrance that is loosed when the first dew falls, and the perfumes of reviving flowers. Holly Court still smoked sulkily, and here and there in its black ruins some special object flamed brightly: Nancy's linen chest and the pineapple bed went on burning when the other things were done. It was nearly sunset when the Bradleys walked slowly about the wreck, and laughed or bemoaned themselves as they recognized what was gone, or what was left.

Chapter Thirty-six

That night they slept in the garage. With a flash of her old independence, Nancy so decided it. She was firm in declining the hospitable offers that would have scattered the Bradleys among the neighbouring homes for the night.

"No, no—we're all together," Nancy said, smiling. "I don't want to separate again, for a while." She calmly estimated the salvage—beds and bedding, some chairs, rugs, and small tables, tumbled heaps of the children's clothes, and odd lots of china and glass.

Priscilla was presently set to amuse herself, on a rug on the lawn, and the enraptured children and Agnes and the new puppy bustled joyfully about among the heterogeneous possessions of the evicted family, under Nancy's direction. There was much hilarity, as the new

settling began, the boys were miracles of obedience and intelligence, and Anne laughed some colour into her face for the first time in weeks. Nancy was in her element, there was much to do, and she was the only person who knew how it should be done. Even Bert stood amazed at her efficiency, and accepted her orders admiringly.

In the exquisite summer twilight she sent him to the Biggerstaffs'. Nobody had yet found sleeping wear for the man of the family, that was message one. And message two was the grateful acceptance of the fresh milk that had been offered. Everybody he met wanted to add something to these modest demands. Bert had not felt himself so surrounded with affection and sympathy for many years. At seven o'clock he was back at the garage, heavily laden, but cheerful.

Nancy leaned out of the upper window, where geraniums in boxes bloomed as they had bloomed when first the Bradleys came to Holly

Court and called out joyfully, "See how nice we are!" The children, laughing and stumbling over each other, were carrying miscellaneous loads of clothing and bedding upstairs. Bert picked up two pillows and an odd bureau drawer full of garments, and followed them. His wife, busy and smiling, greeted him.

"That's lovely, dear—and that just about finishes us, up here. You see we've cleared out these two big rooms, and the Ingrams' man came just in time to set up the beds. This is our room, and Agnes and the girls will have the other. The boys will have to sleep on the double couch downstairs, to-morrow they can have a tent on the lawn right back of us. Bring that drawer here, it goes in this chest. I thought it was missing, but we'll straighten everything out to-morrow, and see where we stand. The piano's out there on the lawn, and I wish you'd cover it with something, unless you get some one after supper to help you move it in. It

goes in the corner where the boys' sleds were, downstairs. Supper's ready, Bert, if you are!"

"Perhaps you'd like me to dress?" Bert said, deeply amused. Anne and her brothers laughed uproariously, as they all went down the narrow stairs.

"No, but do come down and see how nice it is!" his wife said eagerly. Hanging on his arm, she showed him the comfort downstairs. The big room that had been large enough to house two cars had been swept, and the rugs laid over the concrete floor. Through a westerly window crossed by rose-vines the last light of the long day fell softly upon a small table set for supper. Priscilla was already in her high chair demanding food. At the back of the room, on the long table once used for tools and tubes, Agnes was busy with a coal-oil stove and Nancy's copper blazer. A heartening aroma of fresh coffee was mingling with other good odours from that region.

Chapter Thirty-seven

Contentedly, the Bradleys dined. Bert served scrambled eggs and canned macaroni to the ravenous children—a meal that was supplemented by a cold roast fowl from the Rose's, a sheet of rolls brought at the last moment by the Fieldings' man, sweet butter and peach ice-cream from the Seward Smiths, and a tray of various delicacies from the concerned and sympathetic Ingrams. Every one was hungry and excited, and more than once the boys made their father shout with laughter. They were amusing kids, his indulgent look said to his wife.

At the conclusion of the meal little Anne went around the table, and got into her father's lap.

"'Member I used to do this when I was just a little girl?" Anne asked, happily. Nancy and

Bert looked for a second at each other over the relaxed little head. It was almost dark now, Priscilla was silent in her mother's arms, even the boys were quiet. Bert smoked, and Nancy spoke now and then to the sleepy baby.

It was with an effort that she roused herself, to lead the little quartette upstairs. And even as she did so she remembered this old sensation, the old reluctance to leave after-dinner quiet and relaxation for the riot of the nursery. Smiling, she carried the baby upstairs, and settled the chattering children in all the novelty of the bare wide rooms.

Bert could hear the diminishing trills of talk and laughter, the repeated good-nights. The oblong of light from the upper window faded suddenly from the lawn. Somewhere from the big closet at the back, lately filled with slip-covers and new tires, Agnes hummed over the subdued click and tinkle of dishes and silver, and he could hear Nancy's feet coming care-

fully down the steep, unfamiliar stairway. Presently she joined him in the soft early darkness of the doorway, silently took the wide arm of his porch-chair, and leaned against his shoulder. Bert put his arm about her.

It was a heavenly summer evening, luminous even before the moon-rising. The last drift of smoke was gone, and the garden drenched with scent. Under the first stars the shrubs and trees stood in panoramic perspective; the lawns looked wide and smooth. Down the street, under a dark arch of elms, the lights of other houses showed yellow and warm; now and then a motor-car swept by, sending a circle of white light for a few moments against the gloom.

"Dead, dear?" Bert asked, after awhile. Nancy sighed contentedly before she answered:

"Tired, of course—a little!"

"Well," summarized Bert, after another

pause, "we have now reduced our problem somewhat. A man, his wife, his children. There we are!"

"A roof above his head, a maid-servant, and all the Sunday meals in the house!" Nancy added optimistically.

"A barn roof," amended Bert.

"Barns have sheltered babies before this," Nancy reflected whimsically. Again she sighed. "I suppose babies do burn to death, sometimes, Bert? One sees it in the paper; just a line or two. I remember——"

"Don't let your mind dwell on that side of it, Nance. For that matter a brick might fall off the roof on our heads now."

"Yes, I know. But Priscilla was my responsibility, and I was a mile away."

"You'll be a mile away from her many a time and oft," Bert reminded her wholesomely.

"When I have to be," she conceded, slowly.

"But to-day——" Her voice sank, and Bert, glancing sidewise at her, saw that her face was very thoughtful. "Bert," she said, "we have a good deal to be thankful for."

"Everything in the world!"

Chapter Thirty-eight

Another silence. Then Nancy said briskly:

"Well! Listen to what I've planned, Bert, and tell me what you think. Item one: this is vacation, but when it's over I want to start Anne and the boys in at the village school. They can cut right across the field at the back here, it's just a good walk for them. They're frantic to go, instead of to Fräulein, and I'm perfectly satisfied to have them!"

"Sure you are?" the man asked, a little touched, for this had been a long-disputed point.

"Oh, quite! Just as you and I did. And then, item two: Agnes is a good plain cook, and Priscilla is an angel. I'll walk to market every day, and send out the laundry, and keep Priscilla with me. So that makes Agnes our entire domestic staff—she's enthusiastic, so don't

begin to curl your lips over it. Then we'll have to have a floor in here, and cut a window in the closet back there, and put in a little gas stove, and before winter we'll put on a little addition—a kitchen in back, with a room for the boys above. And we'll shut the big double doors, and I'll have another window box right across their windows, and curtain the whole place in plain net. The boys can sleep in the tent for the time being. There's a furnace, but we'll have to make some provision for coal——"

"But, my good woman, you don't propose to make this arrangement permanent, I suppose?" Bert said, bewilderedly. "Why, I meant to spend to-morrow looking about——"

"Why shouldn't it be permanent?" Nancy demanded. "We can kitch and dine and sit in the big room, we'll have all the room we want, upstairs. It's the only place in the world where we don't have to pay rent. It's quiet,

it's off the main road, nobody will see what we are doing here, and nobody'll care!"

"They'll see us fast enough," Bert said doubtfully. "I never heard of any one doing it—I don't know what people would say!"

"Bert," Nancy assured him seriously, "I don't care what they say. I've been thinking it all over, and I believe I can risk the opinion of Marlborough Gardens! Some of them will drop us, and you and I know who they are. How much do we care? And the others will realize that we are hard hit financially, and trying to catch up. Mary Ingram came over while you were away, perfectly aghast. She had just heard of it. I told her what we were trying to do, and she said—well, she said just the one thing that really could have helped me. She said: 'You'll have great fun—we lived in our garage while the house was being built, and it was quite the happiest summer we ever had down here!'" Nancy had squared herself on

the arm of his chair so that Bert could see her bright eyes in the dark. "It was just like Mary, to put it that way," she went on. "For of course even Holly Court was never as large as the Ingrams' garage, and all those brick arches and things join it to the house anyway, but it made me think how much wiser it is to do things your own way, instead of some other people's way! And, Bert, we're going to have such fun! We'll keep the car, and you can run it on Sundays, and perhaps I will a little, during the week, and at night or when it rains we can cover it with a tarpaulin, and we'll have picnics with the children all summer long! And I'll make you 'chicken Nancy' again, and popovers, on Sunday mornings! I love to cook. I love to tell stories to children. I love to pack mashy suppers and get all dirty and hot dragging them to the beach, and I love to stuff my own Thanksgiving turkey, in my own way! We haven't had a real Thanksgiving

turkey for four or five years! We'll have no rent—Agnes gets thirty—light will be almost nothing, and coal about a tenth of what it was—Bert, we'll spend about two hundred a month, all told!"

"I don't say yet that you ought to try it," Bert said suddenly, in his old, excited, earnest way. "But of course that would—well, it would just about make me. I could plunge into the other thing, I wouldn't have this place on my mind!"

"There are some bills, you know, Bert."

"The extra thousand will take care of those!"

"So that we start in with a clean slate. Oh, Bert!" Nancy's voice was as exultant as a child's. "Bert—my fur coat, and your coat! I've just remembered they're in storage! Isn't that luck!"

Bert laughed at her face.

"Funny how your viewpoint on luck changes. This morning you had the coat and the Lord

knows how much silver and glass and lace besides——"

"Oh, I know. But that's the kind of a woman I am, Bert. I don't like things to come to me so fast that I can't taste them. I don't like having four servants, I get more satisfaction out of one. And if I am hospitable, I'd rather give meals and rooms to persons who really need them, than to others who have left better meals and better rooms to come and share mine!

"Why, Bert dear," Nancy's cheek was against his now, "the thought of waking up in the morning and realizing that nobody expects anything of me makes me feel young again! It makes me feel as if I was breathing fresh air deep down into my lungs. We haven't room for servants, we have no guest room, I simply can't do anything but amuse Priscilla and make desserts. We'll have the children at the dinner table every night, and nights that Agnes is off,

I'll have a dotted black and white percale apron for you——"

This was old history, there had been a dotted percale apron years ago, and Nancy was joking, but Bert did not laugh. He made a gruff sound, and tightened his arm.

"Bert," said his wife, seriously, "Bert, when I kissed you this afternoon, dirty and hot and sooty as you were, I knew that I'd been missing something for a long time!"

Again Bert made a gruff sound, and this time he kissed his wife, but he did not speak for a moment. When he did, it was with a long, deep breath.

"Lord—Lord—Lord!" said he.

"Why do you say that?" asked Nancy.

"Oh, I was just thinking!" Bert stretched in his chair, to the infinite peril of his equilibrium and hers. "I was just thinking what a wonderful thing it is to be married, and to climb and fall, and succeed and fail, and all the rest of

it!" he said contentedly. "I'll bet you there are lots of rich men who would like to try it again! I was just thinking what corking times we're going to have this year, what it's going to be like to have my little commutation punched like the rest of 'em, and come home in the dark, winter nights, to just my own wife and my own kids! I like company now and then —the Biggerstaffs and the Ingrams—but I like you all the year round. We'll—we'll read Dickens this winter!"

Nancy gave a laugh that was half a sob.

"Bert—we were always going to read Dickens! Do you remember?"

"Do I remember!" He smoked for a while in silence. Then he chuckled. "Do you remember the Sunday breakfasts in the East Eleventh Street flat? With real cream and corn bread? Do you remember wheeling Junior through the park?"

Nancy cleared her throat.

"I remember it all!"

There was another silence. Then Bert straightened suddenly, and asked with concern:

"Nancy—what is it? You're all tired out, you poor little girl. Don't, dear—don't cry, Nancy!"

Nancy, groping for his handkerchief, battling with tears, feeling his kiss on her wet cheek, laughed shakily in the dark.

"I—I can't help it, Bert!" said she. "I'm —I'm so happy!"

THE END

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